

# 2024 SUMMARY OF BENEFITS

# SecureBlue<sup>SM</sup> (HMO SNP) H2425-001

January 1, 2024–December 31, 2024

Member Services: 1-888-740-6013, TTY 711

8 a.m. to 8 p.m. Central Time, seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. This call is free. Or visit **bluecrossmn.com/secureblue**.

H2425\_082523\_O02\_M

Blue Cross<sup>®</sup> and Blue Shield<sup>®</sup> of Minnesota and Blue Plus<sup>®</sup> are nonprofit independent licensees of the Blue Cross and Blue Shield Association. F8870R18 (07/23)



#### 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 1-888-740-6013. 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 1-888-740-6013. 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1-888-740-6013。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 1-888-740-6013。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 1-888-740-6013. 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 1-888-740-6013. 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 1-888-740-6013 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 1-888-740-6013. 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 1-888-740-6013. 번으로 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 1-888-740-6013. 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 على6013-607-888-1. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانبة.

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 1-888-740-6013. 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 1-888-740-6013. 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 1-888-740-6013. 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 1-888-740-6013. 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 1-888-740-6013. 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、1-888-740-6013 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。 Attention. If you need free help interpreting this document, call the above number.

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ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

သတိ။ ဤစာွရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ် ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រៃឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទតាមលេខខាងលើ ។

請注意,如果您需要免費協助傳譯這份文件,請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillez appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သူဉ်ဟ်သးဘဉ်တက္i၊ ဖဲနမ့်၊လိဉ်ဘဉ်တ၊်မၤစၢၤကလီလၢတ၊်ကကျိးထံဝဲဒဉ်လံဉ် တီလံဉ်မီတခါအံၤန္ဉ်ာ,ကိးဘဉ် လီတဲစိနီ၊ဂံၢ်လၢထးအံၤန္ဉ်ာတက္i၊

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງ ໂທຣໄປທີ່ໝາຍເລກຂ້າງເທີງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda (afcelinta) qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên. H2425\_21\_3001411\_I DHS Approved 10/26/2021 1037278MNMENMSH LB2 (10-20)

#### **Civil Rights Notice**

**Discrimination is against the law. Blue Plus** does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status

- age
- disability (including
- physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status

- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by Blue Plus. You can file a complaint and ask for help filing a complaint in person or by mail, phone, fax, or email at:

Nondiscrimination Civil Rights Coordinator Blue Cross and Blue Shield of Minnesota and Blue Plus M495 PO Box 64560 Eagan, MN 55164-0560 Toll Free: 1-800-509-5312 TTY: 711 Fax: 651-662-9478 Email: Civil.Rights.Coord@bluecrossmn.com

**Auxiliary Aids and Services: Blue Plus** provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs. **Contact** Blue Plus at <u>Civil.Rights.Coord@bluecrossmn.com</u>, or call SecureBlue Member Services at 1-888-740-6013 (TTY: 711), or your preferred relay services. The call is free.

Language Assistance Services: Blue Plus provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. Contact Blue Plus at <u>Civil.Rights.Coord@bluecrossmn.com</u>, or call SecureBlue Member Services at 1-888-740-6013 (TTY: 711), or your preferred relay services. The call is free.

#### **Civil Rights Complaints**

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by Blue Plus. You may also contact any of the following agencies directly to file a discrimination complaint.

#### U.S. Department of Health and Human Services Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race •
- color •

age disability

sex

religion (in some cases)

national origin ۲

Contact the **OCR** directly to file a complaint:

Office for Civil Rights U.S. Department of Health and Human Services **Midwest Region** 233 N. Michigan Avenue, Suite 240 Chicago, IL 60601 Customer Response Center: Toll-free: 800-368-1019 TDD Toll-free: 800-537-7697 Email: ocrmail@hhs.gov

#### Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you have been discriminated against because of any of the following:

• race creed sex

•

- color •
- national origin
- religion

- sexual orientation marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights 540 Fairview Avenue North, Suite 201 St. Paul, MN 55104 651-539-1100 (voice) 800-657-3704 (toll-free) 711 or 800-627-3529 (MN Relay) 651-296-9042 (fax) Info.MDHR@state.mn.us (email)

#### Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

race

age

color

cases)

• national origin • religion (in some

- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. We will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint:

Civil Rights Coordinator Minnesota Department of Human Services Equal Opportunity and Access Division P.O. Box 64997 St. Paul, MN 55164-0997 651-431-3040 (voice) or use your preferred relay service

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For elders age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.

#### Introduction

This document is a brief summary of the benefits and services covered by SecureBlue<sup>™</sup> (HMO SNP). It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of SecureBlue. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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#### A. Disclaimers

This is a summary of health services covered by SecureBlue for January 1, 2024–December 31, 2024. This is only a summary. Please read the *Member Handbook* for the full list of benefits. You can view the *Member Handbook* on our website at <u>bluecrossmn.com/secureblue</u>. If you would like a print copy, call SecureBlue Member Services at the numbers on the bottom of this page.

- This information is not a complete description of benefits. Call Member Services at the number at the bottom of this page for more information.
- SecureBlue<sup>SM</sup> (HMO SNP) is a health plan that contracts with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in SecureBlue depends on contract renewal.
- SecureBlue is for people age 65 and over who live in the service area and have both Medicare Part A and Part B and have Medical Assistance.
- Under SecureBlue you can get your Medicare and Medical Assistance services in one health plan. A SecureBlue care coordinator will help manage your health care needs.
- For information about choice counseling services, call the Minnesota Department of Human Services Health Care Consumer Support (HCCS) line at 1-651-297-3862 or 1-800-657-3672.
- For more information about Medicare, you can read the Medicare & You handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website (medicare.gov) or 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.
- For more information about **Medical Assistance**, call the Minnesota Department of Human Services at 1-651-431-2670 or toll-free at 1-800-657-3739. TTY users should call 1-800-627-3529.
- You can get this document for free in other formats, such as large print, braille, or audio. Call SecureBlue Member Services at 1-888-740-6013, TTY: 711, 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. The call is free.
- To make or change a standing request to get this document, now and in the future, in a language other than English or in an alternate format, call Member Services at the number at the bottom of this page.
- CVS Pharmacy, Inc. d/b/a OTC Health Solutions is an independent company providing OTC supplemental benefit administrative services.

#### **B. Frequently Asked Questions (FAQ)**

The following table lists frequently asked questions.

Frequently Asked Questions (FAQ)	Answers
What is a Minnesota Senior Health Options (MSHO) plan?	Our plan is part of the Minnesota Senior Health Options (MSHO) program. This program was designed by the Minnesota Department of Human Services (DHS) to provide special care for seniors age 65 and over. Our plan combines your Medicare and Medical Assistance services. It combines your health care provider, hospital, pharmacies, home care, nursing home care, and other health care providers into one coordinated care system. It also has care coordinators to help you manage all your providers and services. They all work together to provide the care you need. Our MSHO program is called SecureBlue.
Will I get the same Medicare and Medical Assistance benefits in SecureBlue that I get now?	You will get most of your covered Medicare and Medical Assistance benefits directly from SecureBlue. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your health care provider and care coordinator assessment. You may also get other benefits outside of your health plan the same way you do now, directly from another source, such as the State, county, Federal government, or Tribal nation.
	When you enroll in SecureBlue, you and your care team or care coordinator will work together to develop an Individualized Care Plan to address your health and support needs, reflecting your personal preferences and goals.
	If you are taking any Medicare Part D prescription drugs that SecureBlue does not normally cover, you can get a temporary supply and we will help you to transition to another drug or get an exception for SecureBlue to cover your drug if medically necessary. For more information, call Member Services at the numbers listed at the bottom of this page.

Frequently Asked Questions (FAQ)	Answers
Can I go to the same health care providers I use now?	This is often the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with SecureBlue and have a contract with us, you can keep going to them.
	<ul> <li>Providers with an agreement with us are "in-network." Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. You must use the providers in SecureBlue's network. If you use providers or pharmacies that are not in our network, the plan may not pay for these services or drugs.</li> </ul>
	<ul> <li>If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of SecureBlue's plan. You may also use out-of-network providers when SecureBlue authorizes the use of out-of-network providers. If SecureBlue is new for you, you can continue using the providers you use now for up to 120 days in certain situations. For more information, call Member Services.</li> </ul>
	To find out if your providers are in the plan's network, call Member Services at the numbers listed at the bottom of this page or read SecureBlue's <i>Provider and Pharmacy Directory</i> on our website at <u>bluecrossmn.com/secureblue.</u>
	If SecureBlue is new for you, we will work with you to develop a care plan to address your needs.

Frequently Asked Questions (FAQ)	Answers	
What is a SecureBlue care coordinator?	A SecureBlue care coordinator is one main person for you to contact. This person helps to manage all your providers and services and makes sure you get what you need, including the following:	
	<ul> <li>Assisting you in arranging for, getting, and coordinating assessments, tests, and health and long-term care supports and services</li> </ul>	
	<ul> <li>Working with you to develop and update your care plan</li> </ul>	
	<ul> <li>Supporting you and communicating with a variety of agencies and persons</li> </ul>	
	Coordinating other services as outlined in your care plan	
	Helping you find a specialist	
	Helping you learn about your medications	
	Answering your questions	
	<ul> <li>Providing information to help you and your family make the right heath care decisions</li> </ul>	
	<ul> <li>Providing information on preventing illness, accidents and trips to the hospital</li> </ul>	
	Assisting with your care during and after a hospitalization	
What are Long-Term Services and Supports?	Long-term Services and Supports are help for people who need assistance to do everyday tasks like bathing, toileting, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing home or hospital. In some cases, a county or other agency may administer these services, and your care coordinator or care team will work with that agency.	
What happens if I need a service but no one in SecureBlue's network can provide it?	Most services will be provided by our network providers. If you need a service that cannot be provided within our network, SecureBlue will pay for the cost of an out-of-network provider. A prior authorization may be required before getting services from out-of-network providers.	

Frequently Asked Questions (FAQ)	Answers
Where is SecureBlue available?	The service area for this plan includes these Minnesota counties: Aitkin, Anoka, Becker, Beltrami, Benton, Big Stone, Blue Earth, Brown, Carlton, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cook, Cottonwood, Crow Wing, Dakota, Dodge, Douglas, Faribault, Fillmore, Freeborn, Goodhue, Grant, Hennepin, Houston, Hubbard, Isanti, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Koochiching, Lac qui Parle, Lake, Lake of the Woods, Le Sueur, Lincoln, Lyon, Mahnomen, Marshall, Martin, McLeod, Meeker, Mille Lacs, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Olmsted, Otter Tail, Pennington, Pine, Pipestone, Polk, Pope, Ramsey, Red Lake, Redwood, Renville, Rice, Rock, Roseau, Scott, Sherburne, Sibley, St. Louis, Stearns, Steele, Stevens, Swift, Todd, Traverse, Wabasha, Wadena, Waseca, Washington, Watonwan, Wilkin, Winona, Wright and Yellow Medicine. You must live in one of these counties to join the plan. Call Member Services at the numbers listed at the bottom of the page for more information about whether the plan is available where you live.
What is prior authorization?	<ul> <li>Prior authorization means an approval from SecureBlue to get services outside of our network or to get services not routinely covered by our network before you get the services. SecureBlue may not cover the service, procedure, item, or drug if you don't get prior authorization.</li> <li>If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first. SecureBlue can provide you or your provider with a list of services or procedures that require you to get prior authorization from SecureBlue before the service is provided.</li> <li>Refer to Chapter 3 of the <i>Member Handbook</i> to learn more about prior authorization. Refer to the Benefits Chart in Chapter 4 of the <i>Member Handbook</i> to learn which services require a prior authorization.</li> <li>If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Member Services at the numbers listed at the bottom of this page for help.</li> </ul>

Frequently Asked Questions (FAQ)	Answers	
What is Extra Help?	Extra Help is a Medicare program that helps people with limited incomes and resources reduce their Medicare Part D prescription drug costs such as premiums, deductibles, and copays. Extra Help is also called the "Low- Income Subsidy," or "LIS." Your prescription drug copays under SecureBlue already include the amount of Extra Help you qualify for. For more information about Extra Help, contact your local Social Security Office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. These calls are free.	
Do I pay a monthly amount (also called a premium) as a member of SecureBlue?	No. Because you have Medical Assistance you will not pay any monthly premiums, including your Medicare Part B premium, for your health coverage.	
Do I pay a deductible as a member of SecureBlue?	No. You do not pay deductibles in SecureBlue.	
What is the maximum out- of-pocket amount that I will pay for medical services as a member of SecureBlue?	II annual out-of-pocket costs will be \$0.	
Do I have a coverage gap for drugs?	No. Because you have Medical Assistance, you will not have a coverage gap stage for your drugs.	

#### C. List of covered services

The following table is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
You need hospital care	Inpatient hospital stay	\$0	Except in an emergency, your health care provider must tell the plan of your hospital admission.
	Outpatient hospital services, including observation	\$0	
	Ambulatory surgical center (ASC) services	\$0	
	Doctor or surgeon care	\$0	
You want a health care provider	Visits to treat an injury or illness	\$0	
	Care to keep you from getting sick, such as flu shots and screenings to check for cancer	\$0	
	Wellness visits, such as a physical	\$0	
	"Welcome to Medicare" preventive visit (one time only)	\$0	
	Specialist care	\$0	

Health need or concern	Services you may need	Your costs for in-network providers	Limitations, exceptions, and benefit information (rules about benefits)
You need emergency care	Emergency room services	\$0	You may use any emergency room if you reasonably believe you need emergency care. You do not need prior authorization and you do not have to be in-network. Emergency room services are NOT covered outside of the U.S. and its territories. Contact the plan for details.
	Urgent care	\$0	Urgently needed care is NOT emergency care. You do not need prior authorization and you do not have to be in-network. Urgently needed care services are NOT covered outside the U.S. and its territories. Contact the plan for details.
You need medical tests	Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)	\$0	Authorization rules may apply.
	Lab tests and diagnostic procedures, such as blood work	\$0	Authorization rules may apply.
You need hearing/auditory	Hearing screenings	\$0	
services	Hearing aids	\$0	

**If you have questions**, please call SecureBlue Member Services at 1-888-740-6013, TTY: 711, 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. The call is free. For more information, visit bluecrossmn.com/secureblue.

You need dental care	Dental check-ups and preventive care Restorative and emergency dental care	\$0 \$0	See Additional Services on page 17.
You need eye care	Eye exams	\$0	
	Glasses or contact lenses	\$0	Selection may be limited. One pair of eyeglasses or contact lenses after each cataract surgery or contact lenses for certain conditions when eyeglasses will not work. Anti-glare lens coating, up to two lenses every year. Photochromatic lens tinting, up to two lenses every year. Progressive (no-line) lenses, up to two lenses every year.
	Other vision care	\$0	
You need mental health services	Mental health services	\$0	State eligibility requirements may apply.
	Inpatient and outpatient care and community-based services for people who need mental health services	\$0	State eligibility requirements may apply.
You need substance use disorder services	Substance use disorder services	\$0	

You need a place to live with people available to help you	Customized Living (services provided in an assisted living setting)	\$0	State eligibility requirements may apply.
	Skilled nursing care	\$0	Medically necessary skilled nursing care is covered.
	Nursing home care	\$0	
	Adult Foster Care and Group Adult Foster Care	\$0	State eligibility requirements may apply.
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	There may be limits on physical therapy, occupational therapy, and speech therapy services. If so, there may be exceptions to these limits.
You need help getting to health services	Ambulance services	\$0	Ambulance services must be medically necessary. You do not need prior authorization for ambulance services and you do not have to be in-network.
	Emergency transportation	\$0	
	Transportation to medical appointments and services	\$0	SecureBlue is not required to provide transportation to your primary care clinic (PCC) if it is over 30 miles from your home.
			SecureBlue is not required to provide transportation to your specialty care clinic if it is over 60 miles from your home.
	Transportation to other health services	\$0	

You need drugs to treat your illness or condition (continued on the next page)	Medicare Part B prescription drugs	\$0	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <i>Member Handbook</i> for more information on these drugs.
	Tier 1 Generic drugs (no brand name)	\$0/\$1.55/\$4.50 for a 31-day supply.	There may be limitations on the types of drugs covered. Please refer to SecureBlue's <i>List of Covered Drugs</i> (Drug List) for more information.
			SecureBlue may require you to first try one drug to treat your condition before it will cover another drug for that condition.
			Some drugs have quantity limits.
			Your provider must get prior authorization from SecureBlue for certain drugs.
			You must use certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, <i>List of Covered Drugs</i> (Drug List), and printed materials, as well as on the Medicare Plan Finder on <u>medicare.gov</u> .
			Once you or others on your behalf pay \$8,000, you have reached the catastrophic coverage stage and you pay \$0 for all your Medicare drugs. Read the <i>Member Handbook</i> for more information on this stage.
			Important Message About What You Pay for Vaccines – Some vaccines are considered medical benefits. Other vaccines are considered Part D drugs. You can

You need drugs to treat your illness or condition (continued)			find these vaccines listed in the plan's <i>List of Covered Drugs</i> (Drug List). Our plan covers most Part D vaccines at no cost to you. You can get up to a 90-day supply for most prescription drugs at most retail pharmacy locations or mail- order pharmacies. A 90-day supply has the same copay as a 31-day
			supply. For certain kinds of drugs, you can use the plan's network mail-order services. Generally, the drugs provided through mail-order are drugs that you take on a regular basis, for a chronic or long-term medical condition.
	Tier 1 Brand name drugs	\$0/\$4.60/\$11.20 for a 31-day supply.	There may be limitations on the types of drugs covered. Please refer to SecureBlue's <i>List of Covered Drugs</i> (Drug List) for more information.
			SecureBlue may require you to first try one drug to treat your condition before it will cover another drug for that condition.
			Some drugs have quantity limits.
			Your provider must get prior authorization from SecureBlue for certain drugs.
			You must use certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, <i>List of Covered Drugs</i> (Drug List), and printed materials, as well as on the Medicare Plan Finder on <u>medicare.gov</u> .

You need drugs to treat your illness or condition (continued)			You can get up to a 90-day supply for most prescription drugs at most retail pharmacy locations or mail-order pharmacies. A 90-day supply has the same copay as a 31-day supply. For certain kinds of drugs, you can use the plan's network mail-order services. Generally, the drugs provided through mail-order are drugs that you take on a regular basis, for a chronic or long-term medical condition.
	Over-the-counter (OTC) drugs	\$0	There may be limitations on the types of drugs covered. Please refer to SecureBlue's <i>List of Covered Drugs</i> (Drug List) for more information.
	Diabetes medications	<ul> <li>\$0/\$1.55/\$4.50 or</li> <li>\$0/\$4.60/\$11.20</li> <li>for a 31-day</li> <li>supply.</li> <li>When you reach</li> <li>the out-of-pocket</li> <li>limit of \$8,000</li> <li>for your Part D</li> <li>prescription</li> <li>drugs, the</li> <li>Catastrophic</li> <li>Coverage Stage</li> <li>begins.</li> <li>You will stay in</li> <li>the Catastrophic</li> <li>Coverage Stage</li> <li>until the end of</li> <li>the calendar</li> <li>year. During this</li> <li>stage, your</li> <li>copays for Part</li> <li>D drugs will be</li> <li>\$0.</li> </ul>	There may be limitations on the types of drugs covered. Please refer to SecureBlue's <i>List of Covered</i> <i>Drugs</i> (Drug List) at <u>bluecrossmn.com/secureblue</u> for more information. SecureBlue may require you to first try one drug to treat your condition before it will cover another drug for that condition. Some drugs have quantity limits. Your provider must get prior authorization from SecureBlue for certain drugs.

You need help getting better or have special health	Rehabilitation services	\$0	Medically necessary rehabilitation services are covered.
needs	Medical equipment for home care	\$0	
	Dialysis services	\$0	
You need foot care	Podiatry services	\$0	Podiatry visits are for medically necessary foot care. Additional details are found on page 20.
	Orthotic services	\$0	Authorization rules may apply.
You need durable medical equipment (DME)	Wheelchairs, crutches, walkers	\$0	Authorization rules may apply.
Note: This is not a			
complete list of covered DME. For a complete list,	Nebulizers	\$0	
contact Member Services or refer to Chapter 4 of the <i>Member Handbook</i> .	Oxygen equipment and supplies	\$0	
You need help living at home	Home care	\$0	Authorization rules may apply.
(continued on next page)	Personal care assistant	\$0	Authorization rules may apply.
	Changes to your home, such as ramps and wheelchair access	\$0	State eligibility requirements may apply.
	Home services, such as cleaning or housekeeping	\$0	State eligibility requirements may apply.

You need help living at home (continued)	Meals brought to your home	\$0	State eligibility requirements may apply.
	Adult day services or other support services	\$0	State eligibility requirements may apply.
	Services to help you live on your own	\$0	State eligibility requirements may apply.
Your caregiver needs some time off	Respite care	\$0	State eligibility requirements may apply.
You need interpreter services	Spoken language interpreter	\$0	
	Sign language interpreter	\$0	
Additional services (continued on next page)	Acupuncture	\$0	Maximum 12 acupuncture visits in 90 days for members with chronic low back pain. Additional sessions for low back pain and/or other pain or specific conditions may be covered. Authorization rules may apply.
	Animatronic pet	\$0	One animatronic pet for members with cognitive impairment diagnosis or ADRD (Alzheimer's Disease and Related Dementias). Authorization by the care coordinator is required.
	Blood pressure monitor	\$0	Receive a blood pressure cuff that allows blood pressure monitoring and notifications to keep regular, accurate track of your blood pressure.

Additional services (continued)			For members known to have one or more chronic medical conditions. Authorization by the care coordinator is required.
	Care coordination	\$0	
	Chiropractic services	\$0	Authorization rules may apply.
	Dental: crown (any tooth)	\$0	Two Crowns (2 teeth) per year. No prior authorization required.
	Dental: electric toothbrush/ replacement heads	\$0	One electric toothbrush per year and one package of three electric toothbrush replacement heads. Authorization by the care coordinator is required.
	Dental: full mouth X- ray	\$0	Once every 5 years
	Dental: perio- maintenance dental visits	\$0	Maximum two visits per year
	Dental: preventive dental exam	\$0	Dental cleanings limited to two per calendar year, up to four times per year if medically necessary.
	Dental: Root canal (molar)	\$0	One tooth (molar) per lifetime No prior authorization required.
	Dental: Root canal (retreat)	\$0	One retreat per tooth per lifetime No prior authorization required.
	Diabetes supplies and services	\$0	

Additional services (continued)	Evidence-based health education classes	\$0	Must use designated provider for this service.
	Eyeglass lens upgrades	\$0	Anti-glare lens coating, up to two lenses every year Photochromatic lens tinting, up to two lenses every year Progressive (no-line) lenses, up to two lenses every year
	Face masks	\$0	One box of 50 disposable face masks. Authorization by the care coordinator is required.
	Family planning	\$0	
	Friendly helper	\$0	Receive up to 60 hours per year of in-person and virtual support services to increase community connections and help with everyday tasks. Authorization by the care coordinator
			is required.
	Home-delivered, post- discharge meals	\$0	Up to two home-delivered meals per day, for a period not to exceed four weeks, are available following an inpatient hospital or nursing home stay. Authorization rules may apply.
	Household support services	\$0	Receive a monthly allowance of \$120 to help pay your utility bills and rent (for members known to have one or more chronic medical conditions). You will receive a debit card you can use to help pay for approved utilities and rent when your utility company or landlord meets certain qualifications. Unused benefits do not roll over to next month.

Additional services (continued)	Housing stabilization services	\$0	Helps people with disabilities and seniors find and keep housing. Contact your care coordinator for more information. Authorization rules may apply.
	Incontinence package	\$0	Up to six washable/reusable pads per year. Authorization by the care coordinator is required.
	Medically tailored, post discharge meals and food and nutrition coaching (for members known to have one or more chronic medical conditions)	\$0	Medically-tailored food delivery options include pre-made meals (up to 2 meals per day), produce and pantry boxes and meal kits for up to 12 weeks. You will also receive nutrition education including how to manage chronic conditions through nutrition, shopping and meal planning tips. Must use designated provider for this service. Authorization by the care coordinator is required.
	Music therapy	\$0	Maximum of 26 therapy sessions per year by a board-certified music therapist for members who reside in a nursing facility or assisted living facility or foster home and who have dementia, Alzheimer's disease, high risk of isolation, depression, and other mental health-related needs. Authorization by the care coordinator is required.
	Over the Counter OTC Health Solution (continued on next page)	\$0	Receive an allowance of \$150 each quarter (January, April, July, October) to purchase select, over- the-counter health and wellbeing items from a CVS catalog. Unused benefits do not roll over to next quarter.

Additional services (continued)			Order by phone or online and have eligible items delivered to your home or shop for eligible items in CVS stores.
	Personal Emergency Response System (PERS)	\$0	Coverage of an in-home or mobile PERS device to let you call for help in an emergency. Authorization by the care coordinator is required.
	Podiatry: additional services	\$0	Maximum of 12 visits per calendar year, not related to a specific diagnosis already covered by Medicare. Authorization rules may apply.
	Post-discharge Healthy Transitions	\$0	During the first 30 days after discharge from a hospital or short- term skilled nursing facility (SNF) stay, a Certified Community Health Worker (CHW) supports individuals with transitioning home following notification of discharge.
	Prosthetic services	\$0	Authorization rules may apply.
	Radiation therapy	\$0	
	Safety items	\$0	<ul> <li>Home safety devices to help prevent injuries in the home. Items may include (but are not limited to):</li> <li>Grab bars in the bathroom or other room in the home</li> <li>Toilet safety rails</li> <li>Shower bench or chair</li> <li>Step support for the bed</li> </ul>

Additional services (continued)			Up to \$750 per year Authorization by the care coordinator is required.
	Services to help manage your disease	\$0	Authorization rules may apply.
	SilverSneakers <sup>®</sup> health and fitness program	\$0	Membership includes access to thousands of locations <sup>1</sup> across the country that may include weights and machines plus group exercise classes <sup>2</sup> led by trained instructors at select locations. Find a location at <u>SilverSneakers.com/locations</u> .
			Members can also access online education on <u>SilverSneakers.com</u> , participate in SilverSneakers Live virtual classes, get workout videos on SilverSneakers On-Demand <sup>™</sup> , or download the SilverSneakers GO <sup>™</sup> fitness app for more workout ideas.
	Smart pill box medication dispenser	\$0	Lockable pill box/medication dispenser to help members and caregivers safely manage medications for multiple conditions. Includes reminders and caregiver notifications for missed doses. Authorization by the care coordinator is required.
	Support for caregivers of members	\$0	Caregiver-Support Program. A tablet- based program that provides coaching, education and support services to improve the wellness of family caregivers and increase skills and confidence in caring for a loved one. Caregiver emergency planning. Get help creating an in-depth care plan that caregivers can activate when they can no longer care for their

Additional services (continued)			loved one, for either the short term or long term. For members known to have one or more chronic medical conditions. Authorization rules may apply.
	Transportation for grocery shopping	\$0	Maximum six round-trip rides per month for grocery shopping (for members known to have one or more chronic medical conditions).
	Transportation services for non- medical needs	\$0	<ul> <li>Maximum one round-trip ride per day per benefit to:</li> <li>SilverSneakers<sup>®</sup> participating fitness location<sup>1</sup></li> <li>Alcoholics Anonymous (AA) or Narcotics Anonymous (NA)</li> <li>Evidence-based health education classes</li> </ul>
	Wearable activity tracker	\$0	One tracker per year. Must use designated provider for this service. Authorization by the care coordinator is required.
	Wheelchair/walker safety pouch/tote	\$0	Wheelchair/walker safety pouch/tote for carrying necessary items. For those at risk of falls while using a wheelchair or walker and have one or more chronic medical conditions. Up to one item per year. Authorization by the care coordinator is required.

<sup>1.</sup> Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

<sup>2.</sup> Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc., an independent company that provides heath and fitness programs. © 2023 Tivity Health, Inc. All rights reserved.

The above summary of benefits is provided for informational purposes only and is not a complete list of benefits. For a complete list and more information about your benefits, you can read the SecureBlue *Member Handbook*. If you don't have a *Member Handbook*, call SecureBlue Member Services at the numbers listed at the bottom of this page. If you have questions, you can also call Member Services or visit bluecrossmn.com/secureblue.

#### D. Services covered outside of SecureBlue

There are some services that you can get that are not covered by SecureBlue but are covered by Medicare, Medical Assistance, or a State or county agency. This is not a complete list. Call Member Services at the numbers listed at the bottom of this page to find out about these services.

Other services covered by Medicare, Medical Assistance, or a State agency	Your costs
Some hospice care services	\$0
Except Elderly Waiver services, other waiver services provided under Home and Community-Based Services waivers	\$0

#### E. Services that SecureBlue, Medicare, and Medical Assistance do not cover

This is not a complete list. Call Member Services at the numbers listed at the bottom of this page to find out about other excluded services.

#### Services SecureBlue, Medicare, or Medical Assistance do not cover

Services not considered "reasonable and necessary" according to standards of Medicare and Medical Assistance

Experimental medical and surgical treatments, items, or drugs unless covered by Medicare or under a Medicare-approved clinical study

Surgical treatment for morbid obesity except when medically necessary

Elective or voluntary enhancement procedures

Cosmetic surgery or other cosmetic work unless criteria is met

Lasik surgery

#### F. Your rights as a member of the plan

As a member of SecureBlue, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the *Member Handbook*. Your rights include, but are not limited to, the following:

- You have a right to respect, fairness, and dignity. This includes the right to: Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity) sexual orientation, national origin, race, color, religion, creed, or public assistance
- Get information in other languages and formats (for example, large print, braille, or audio) free of charge
- o Be free from any form of physical restraint or seclusion
- You have the right to get information about your health care. This includes information on treatment and your treatment options. This information should be in a language and format you can understand. This includes the right to get information on:
  - o Description of the services we cover
  - How to get services
  - How much services will cost you
  - Names of health care providers and care coordinator
- You have the right to make decisions about your care, including refusing treatment. This includes the right to:
  - Choose a primary care provider (PCP) and change your PCP at any time during the year
  - Use a women's health care provider without a referral
  - o Get your covered services and drugs quickly
  - $\circ$  Know about all treatment options, no matter what they cost or whether they are covered
  - o Refuse treatment, even if your health care provider advises against it
  - o Stop taking medicine, even if your health care provider advises against it
  - o Ask for a second opinion. SecureBlue will pay for the cost of your second opinion visit
  - Make your health care wishes known in an advance directive

- You have the right to timely access to care that does not have any communication or physical access barriers. This includes the right to:
  - o Get timely medical care
  - Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
  - o Have interpreters to help with communication with your health care providers and your health plan
- You have the right to seek emergency and urgent care when you need it. This means you have the right to:
  - o Get emergency services without prior authorization in an emergency
  - o Use an out-of-network urgent or emergency care provider, when necessary
- You have a right to confidentiality and privacy. This includes the right to:
  - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
  - o Have your personal health information kept private
  - Have privacy during treatment
- You have the right to make complaints about your covered services or care. This includes the right to:
  - o File a complaint or grievance against us or our providers
  - Ask for a State Appeal (Medicaid Fair Hearing with the State)
  - o Get a detailed reason for why services were denied

For more information about your rights, you can read the *Member Handbook*. If you have questions, you can call SecureBlue Member Services at the numbers listed at the bottom of this page.

#### G. How to file a complaint or appeal a denied service

If you have a complaint or think SecureBlue should cover something we denied, call Member Services at the number at the bottom of the page. You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the *Member Handbook*. You can also call SecureBlue Member Services at the numbers at the bottom of the page.

To file a complaint, grievance, and/or appeal please contact Member Services toll free at 1-888-740-6013, TTY: 711, 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. This call is free.

#### H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a health care provider, hospital, or pharmacy is doing something wrong, please contact us.

- Call us at SecureBlue Member Services. Phone numbers are listed at the bottom of the page.
- Or, call the Minnesota Fraud Hotline at 1-800-627-9977. The call is free. TTY users may call 711 toll-free number.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.
- Or, call the SecureBlue Fraud Hot Line: 1-800-382-2000, ext. 28363 (open 24 hours).



If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call SecureBlue Member Services:

#### 1-888-740-6013

The call is free. 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Member Services also has free language interpreter services available for non-English speakers.

#### TTY: **711**

The call is free. 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

#### If you have questions about your health:

Call your primary care provider (PCP). Follow your PCP's instructions for getting care when the office is closed.

If your PCP's office is closed, you can also call the Nurse Line. A nurse will listen to your problem and tell you how to get care. (Examples: urgently needed care, emergency room.) The number for the Nurse Line is:

#### 1-888-275-3974

Calls to this number are free. Nurse Line is available 24 hours a day, seven days a week.

SecureBlue also has free language interpreter services available for non-English speakers.

TTY: **711** 

The call is free. Nurse Line is available 24 hours a day, seven days a week.

#### If you need immediate behavioral health care, please call the Behavioral Health Crisis Line:

#### 1-888-275-3974

The call is free. 24 hours a day, seven days a week.

SecureBlue also has free language interpreter services available for non-English speakers.

TTY: **711** 

The call is free. 24 hours a day, seven days a week.

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