

2023 Freedom Blue Key Benefit Changes



VALUE ADDED BENEFITS

If you would like to add any of these benefits at an additional cost, contact your Client

Manager:

- Routine Chiro
- Routine Podiatry
- Dental benefits
- Over the counter drugs and supplies
- Meals after discharge

For Members with a Highmark Part D Prescription Drug Plan:

- **The Initial Coverage Limit** will increase from \$4,430 to \$4,660. Members will reach the Coverage Gap when the total Medicare Part D drug costs (combined member and plan costs) reach \$4,660.01. This will not affect those groups that provide a benefit for prescriptions through the Coverage Gap.
- **Out-of-Pocket Cost** threshold to reach Catastrophic Coverage will increase from \$7,050 to \$7,400. The \$7,400 includes the member's cost sharing and the brand drug discounts from the Medicare Coverage Gap Discount Drug Program.
- **Catastrophic Coverage Cost Sharing** The 2023 benefit was the greater of 5% or \$4.15 for generic or multi-source drugs and the greater of 5% or \$10.35 for all other drugs.



PROVIDER NETWORK UPDATE

The Blue Cross Blue Shield Association (BCBSA) Medicare Advantage PPO national network is growing.

The Blue Cross Blue Shield Association (BCBSA) Medicare Advantage PPO national network gives your Freedom Blue PPO members in-network access to doctors and hospitals across the country. There is network coverage in 41 states and Puerto Rico, and new counties are being added every year.



REMINDERS

Formulary and Drug Tiering: Highmark's Medicare Advantage prescription drug formulary and drug tiering are subject to change.

- **Tier 1** – preferred generic drugs
- **Tier 2** – generic drugs
- **Tier 3** – preferred brand name drugs
- **Tier 4** – non-preferred drugs
- **Tier 5** – specialty drugs

IRMAA: Medicare beneficiaries who have higher incomes may be required to pay a little more (known as income-related monthly adjustment amount or IRMAA) in addition to their standard

premiums. Fewer than five percent of people with Medicare are affected, so most people will not pay a higher premium. To find out if a beneficiary will pay higher premiums, Social Security uses their most recent federal tax return. For more information about Part B premiums based on income, visit www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html or call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

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