Because you deserve the best Medicare experience.

Starting January 1, 2023, you’ll have a new Medicare Advantage plan from Highmark Blue Cross Blue Shield Delaware. The Freedom Blue PPO plan gives you the same benefits you currently have, plus so much more.

You’ll have new perks — like a SilverSneakers® fitness membership, and meals delivered to your home after hospital stays. You’ll have the freedom to keep your doctors, too, as long as they accept Medicare.” And, you won’t pay more for your care.

We’re sure you have questions. To help you get to know your Medicare Advantage plan, we’ll send more information over the summer. We’ll also host events in August where you can ask questions and learn more about your new coverage.

You can call us at 1-888-328-2960 (TTY call 711), seven days a week, 8 a.m. – 8 p.m.

Flip the page to take a look at how Freedom Blue PPO compares to your current plan.
<table>
<thead>
<tr>
<th>Medical Benefits</th>
<th>Original Medicare</th>
<th>Current plan: Medicfill 2022</th>
<th>New plan: Freedom Blue PPO 2023</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>Part A and Part B deductible</td>
<td>Not applicable</td>
<td>Not applicable</td>
</tr>
<tr>
<td><strong>PCP and specialist office visits</strong></td>
<td>80% after deductible</td>
<td>Part B deductible, then 20%</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Inpatient hospital</strong></td>
<td>100% after deductible</td>
<td>Part A deductible</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Skilled nursing facility</strong> (up to 100 days per benefit period)</td>
<td>Days 1–20: Medicare pays 100%</td>
<td>Days 1–20: Plan pays nothing</td>
<td>Days 21–100: Plan pays coinsurance per day</td>
</tr>
<tr>
<td><strong>Emergency room and urgent care</strong></td>
<td>80% after deductible</td>
<td>Part B deductible, then 20%</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Inpatient coverage outside the U.S.</strong></td>
<td>Medicare pays nothing</td>
<td>Plan pays Part A deductible and remaining coinsurance</td>
<td>$0 for services covered by Medicare or for admission not covered by Medicare</td>
</tr>
<tr>
<td><strong>Outpatient facility coverage outside the U.S.</strong></td>
<td>Medicare pays nothing</td>
<td>Plan pays Part B deductible and 20%</td>
<td>$0 for services covered by Medicare or for services not covered by Medicare</td>
</tr>
<tr>
<td><strong>Outpatient professional services outside the U.S.</strong></td>
<td>Medicare pays nothing</td>
<td>Plan pays Part B deductible and 20%</td>
<td>$0 for services covered by Medicare, 80% for services not covered by Medicare</td>
</tr>
</tbody>
</table>

**New Benefits**

| SilverSneakers® Fitness Program | Not covered | Not covered | $0 | 50% coinsurance after $500 deductible |
| Post-Discharge Meal Service Benefit | Not covered | Not covered | $0 for 28 meals up to 14 days upon discharge from an inpatient hospital stay | Not covered |

*Out-of-network/non-contracted providers are under no obligation to treat Freedom Blue PPO members, except in emergency situations. This information is not a complete description of benefits. For more information, please call HMK BCBS DE Customer Service at 1-888-328-2960 (TTY/TDD users may call 711), 8 a.m.–8 p.m., seven days a week. SilverSneakers is a registered mark of Tivity Health, Inc. Tivity Health, Inc., is a separate company that administers the SilverSneakers program. Highmark BCBSD Inc. is a PPO plan with a Medicare contract. Enrollment in Highmark BCBSD Inc. depends on contract renewal. Highmark BCBSD Inc. d/b/a Highmark Blue Cross Blue Shield Delaware (HMK BCBS DE) is an independent licensee of the Blue Cross Blue Shield Association. All references to “Highmark” in this document are references to the Highmark company that is providing the member’s health benefits or health benefit administration. The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.**

**ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).**

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。