Get the details on Freedom Blue PPO from Highmark.
Let’s talk about benefits.

The State of Delaware is offering its retirees, a new Medicare Advantage plan which starts January 1, 2023. This booklet provides an overview of your new plan and the additional resources coming to help you stay informed.

We know you have questions about the transition to the Highmark Blue Cross Blue Shield Delaware Freedom Blue PPO Medicare Advantage plan. Here are some highlights that explain how your new plan works.

• You keep all the benefits currently offered with Medicare and the 2022 State of Delaware Special Medicfill Medicare Supplement plan.

• You can keep your doctors, even if they’re not in our network. The Highmark Freedom Blue PPO plan allows you to see any doctor or go to any hospital in the U.S. that accepts Medicare. Your benefits are the same, whether the provider is in or out of network. The only difference is providers out of the network do not have to treat Freedom Blue PPO members, except in emergency situations.

• You don’t need a referral for care. You can see any specialist you want without a referral, just like you can with the 2022 Special Medicfill plan.

• In some cases, you may need approval for care. Your doctor can help with any prior authorization necessary. Your enrollment materials will explain services that need approval.

• You are not required to choose a primary care provider — though we highly encourage you to have one.

• You have coverage outside the U.S. When traveling in other countries, your Freedom Blue PPO plan provides the same benefits as the 2022 Special Medicfill plan.

Be sure to check out frequently asked questions on page 11 for additional information.

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

Highmark Blue Cross Blue Shield Delaware is here for you every step of the way.

Nick Moriello
President, Highmark Blue Cross Blue Shield Delaware
Introducing Freedom Blue PPO

A new plan with more benefits.

The State of Delaware’s new Medicare Advantage plan for 2023 offers all the benefits offered through Medicare and the 2022 Special Medicfill plan. Plus, you’ll see that you get some extras that you didn’t have before.

With Freedom Blue PPO, you get:

$0 copays and a $0 deductible*

Plus, see any provider who accepts Medicare. Like the 2022 Special Medicfill plan, coinsurance applies on some services.**

SILVERSNEAKERS

$0 exercise and wellness membership

Staying active is easy with access to over 13,000 gym locations nationwide. At-home kits that bring fitness to you are also available. For more information, visit silversneakers.com.

AT-HOME MEAL SERVICE BENEFIT

$0 meals after hospital stays

Get up to 28 meals delivered during the first two weeks after you get home from the hospital.

CLINICAL CARE TEAM

Personalized support for health issues

Get help staying healthy, managing medical expenses, and coordinating the care you need.

CONCIERGE MEMBER SERVICE TEAM

Answers from specially trained experts

You’ll have a direct line to your personal concierge team to help answer any questions you have about your plan. Call 1-888-328-2960 (TTY call 711), seven days a week, 8 a.m. to 8 p.m. to talk with a Highmark representative.

* A deductible applies ONLY to qualifying health and wellness education programs from providers out of the SilverSneakers® network.

** Coinsurance applies ONLY to outpatient professional services received outside of the US, private duty nursing and qualifying health and wellness education programs out of the SilverSneakers® network.
## Plan comparison

<table>
<thead>
<tr>
<th>Medical Benefits</th>
<th>Original Medicare Pays</th>
<th>Current plan: 2022 Special Medicfill Plan</th>
<th>Member Pays</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>
<td>$0</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>
<td>$0</td>
</tr>
<tr>
<td><strong>Inpatient hospital</strong></td>
<td>100% after deductible</td>
<td>Part A deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Skilled nursing facility (up to 100 days per benefit period)</strong></td>
<td>Days 1–20: Medicare pays 100%</td>
<td>Days 1–20: Plan pays nothing</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td>Days 21–100: Medicare pays all but coinsurance per day</td>
<td>Days 21–100: Plan pays coinsurance per day</td>
<td>$0</td>
<td>$0</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>
<td>$0</td>
</tr>
<tr>
<td><strong>Clinical diagnostic lab tests</strong></td>
<td>100% after deductible</td>
<td>Not applicable</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Standard/advanced imaging</strong></td>
<td>80% after deductible</td>
<td>Part B deductible, then 20%</td>
<td>$0</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>
<td>$0 if urgent or emergency care, or if admission is coverable under Medicare policy in the U.S.</td>
</tr>
<tr>
<td><strong>Outpatient surgery</strong></td>
<td>80% after deductible</td>
<td>Part B deductible, then 20%</td>
<td>$0</td>
<td>$0</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</td>
<td>$0</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</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Private duty nursing</strong></td>
<td>Not covered</td>
<td>80% after deductible</td>
<td>Plan pays Part B deductible and 20%</td>
<td>20% up to 240 hour maximum/100% after 240-hour maximum</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
If you are enrolled in the 2022 Special Medicfill Medicare Supplement plan and you have the State of Delaware Medicare Part D prescription drug coverage through SilverScript, administered by CVS Caremark:

No need to do anything. You’re all set.

You will be automatically enrolled into the new Freedom Blue PPO Medicare Advantage plan for coverage to start January 1, 2023. Your SilverScript prescription drug coverage will continue for 2023.

If you want to discontinue medical and pharmacy coverage offered through the State of Delaware, you can opt out. You will receive enrollment mailings in September with more information on the steps you need to take to waive coverage.

If you have waived all 2022 retiree medical and pharmacy coverage offered by the State of Delaware:

You can enroll in coverage that starts in 2023.

Your enrollment mailings arriving in September will have information about how to enroll in Freedom Blue PPO and SilverScript prescription drug coverage.

If you are enrolled in the 2022 Special Medicfill plan, but do not have SilverScript® prescription drug coverage:

You must take action to enroll in Freedom Blue PPO and SilverScript.

Refer to the enrollment mailings you’re getting in September for information on how to enroll in Freedom Blue PPO and SilverScript prescription drug coverage.

Starting your new plan

Open Enrollment takes place Monday, October 3 - Monday, October 24

The State of Delaware’s Medicare open enrollment period is when you can make decisions about your health care coverage. Whether you need to take action to enroll depends on your current enrollment status.
Get your questions answered

If you have questions about Medicare or how your new Freedom Blue PPO Medicare Advantage plan works, call 1-888-328-2960, 8 a.m. - 8 p.m., seven days a week (TTY call 711). Or visit DelawarePensions.com.

Come to an in-person session.

August 2 – August 11

In-person educational meetings are taking place throughout Delaware during the first two weeks in August. Don’t miss your chance to ask questions about the new Freedom Blue PPO plan. Your invitation with more details is included in this mailing.

October 4 – October 20

A second set of in-person meetings are taking place in October. You’ll receive an invitation with more details in September, before Open Enrollment.

Open Enrollment is Monday, October 3 - Monday, October 24.

Late September

Look out for your enrollment materials. You’ll receive your Open Enrollment materials. The mailings contain all the details about your new plan and steps to take to enroll.*

You’ll also receive your invitation to the October informational sessions in the same mailing.

Mid-November – January 2023

You’ll receive a welcome call and kit, more information about your new Medicare Advantage plan, and your new ID card.

* No action is needed if you are enrolled in both the 2022 Special Medicad fill plan and SilverScript prescription drug coverage. If not, you will need to take action to enroll as described on page 7.
Frequently asked questions

We’re here for you if you want to know more about Medicare or how your new Freedom Blue PPO Medicare Advantage plan works.

Call 1-888-328-2960, 8 a.m. to 8 p.m., seven days a week (TTY call 711). You can also see information and updates at DelawarePensions.com.

1. Is the Freedom Blue PPO plan a Medicare Supplement?
   
   **No.** It’s a group Medicare Advantage plan with customized benefits available only to those eligible for coverage from the State of Delaware.

2. Is the Freedom Blue PPO Medicare Advantage plan different than a typical Medicare Advantage plan?
   
   **Yes.** Your customized benefits mean that you get:
   
   • All of the same benefits offered with the State of Delaware’s 2022 medical coverage, including $0 copays and the same access to doctors and hospitals.
   
   • A simple experience with all your medical benefits combined into one plan.
   
   • One explanation of benefits for medical claims.

3. Will I get a new ID card?
   
   **Yes.** Freedom Blue PPO Medicare Advantage plan members will receive a new ID card in December 2022.
   
   • Use your new medical plan ID card for all of your care starting January 1, 2023.
   
   • You will no longer have to present your red, white, and blue Medicare card for care, but be sure to keep it in a safe place.

4. Do I have to keep Medicare Parts A and B?

   **Yes.** You must keep and continue to pay your Medicare Part B premium with your new coverage.

5. Do I need to tell my doctors that I have a new plan?

   **Yes,** be sure to let them know. Use your new Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan ID card for medical care starting January 1, 2023.

6. Does Freedom Blue PPO offer Part D prescription drug coverage?

   **No.** You’ll continue to receive prescription drug coverage from the State of Delaware Medicare Part D prescription drug coverage through SilverScript administered by CVS Caremark.

7. Can I enroll in another Medicare Advantage plan or Medicare Part D plan in addition to Freedom Blue PPO?

   **No.** The Centers for Medicare & Medicaid Services (CMS) allows enrollment in only one qualified Medicare Advantage and corresponding Part D prescription drug plan. Enrollment in another plan will terminate your Freedom Blue PPO Medicare Advantage coverage and SilverScript prescription drug plan.
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 TTY: 711), 8 a.m.-8 p.m., seven days a week.

SilverScript® Employer PDP sponsored by State of Delaware (SilverScript) is the prescription drug plan for retirees and their covered dependents who are eligible for Medicare. This prescription drug plan is provided by SilverScript Insurance Company which is affiliated with CVS Caremark®.

Our friends in the legal department asked us to include this.

Enjoy all the nitty gritty details.
You’re invited.
Sessions starting soon.

Getting to know your Medicare Advantage Plan as a State of Delaware pensioner.

Important information regarding the Highmark Blue Cross Blue Shield Delaware Freedom Blue PPO Medicare Advantage plan for State of Delaware pensioners in the Group Health Insurance Plan.