

2027

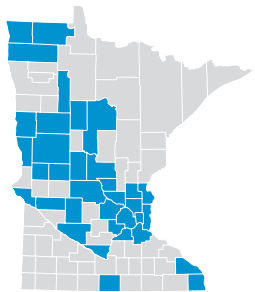
MEDICARE ADVANTAGE (PPO)

Freedom BlueSM plan

Access to a broad network of doctors in Minnesota.



Built for Veterans, the Freedom Blue plan complements your VA or TRICARE benefits and combines medical, dental, vision and hearing coverage into one plan. Plus, get nationwide travel coverage for up to nine months.



Available in these counties:

Anoka, Becker, Benton, Big Stone, Carver, Cass, Chisago, Clay, Clearwater, Dakota, Douglas, Faribault, Grant, Hennepin, Houston, Hubbard, Isanti, Kandiyohi, Kittson, Marshall, Morrison, Nicollet, Otter Tail, Ramsey, Renville, Roseau, Scott, Sherburne, Stearns, Swift, Todd, Washington, Wilkin, Winona, Wright

Eligibility requirements:

Have Medicare Part A and Part B (and continue to pay your Part B premium) • Live in the plan availability area

DISCOVER THE VALUE OF BLUESM



Most **trusted** health plan in Minnesota*



Service and **support** you can count on



Serving Minnesota as a **nonprofit** for nearly a century

A DIGITAL FRONT DOOR TO YOUR HEALTH

Once enrolled in a plan, you can connect to everything you need to manage your healthcare with Blue Care AdvisorSM. Get personalized preventive care guidance, find in-network care, and view your benefit details all in one place.



LEARN MORE AND ENROLL

- Check if doctors and dentists are in network at bluecrossmn.com/HighValue.

Visit bluecrossmn.com/FreedomPH or contact your agent or Blue Cross Medicare Advisor to get started.

*2026 Brand Strength Measure Survey, Blue Cross Blue Shield Association. Blue Care AdvisorSM is an offering of Blue Cross[®] and Blue Shield[®] of Minnesota and Blue Plus[®]. Blue Cross Medicare Advantage is a PPO plan with a Medicare contract. Enrollment in Blue Cross Medicare Advantage depends on contract renewal.

FREEDOM BLUE BENEFITS SNAPSHOT

The following chart is an overview of benefits. A few things to keep in mind:

- The premium shown includes medical coverage only.
- Amounts shown reflect in-network costs.
- This is not a complete description of benefits. Limitations, copayments and restrictions may apply. See the Evidence of Coverage or contact the plan for details.

MEDICAL BENEFITS	
Monthly medical plan premium	\$0
Medicare Part B premium reduction (giveback)	Up to \$145 monthly ¹
Annual medical plan deductible	\$0
Annual out-of-pocket maximum The most you will pay each year for covered healthcare	\$6,900 in-network; \$10,750 combined in- and out-of-network costs
Office visits (in-person or telehealth) • Primary care • Specialist	\$0 \$40 copay
Emergency care U.S. and worldwide	\$130 copay
Urgent care	\$50 copay
Outpatient surgery/observation stay	\$500 copay
Inpatient hospital care	\$250 copay per day for days 1 – 6, per stay
Ambulance (air and ground, one way)	\$300 copay
Medicare Part B prescription drugs	Up to 20% coinsurance
DENTAL BENEFITS ²	
Preventive Oral exams (2), cleanings (2), fluoride treatments (2), X-rays (1), periodontal cleanings (2)	\$0
Comprehensive Fillings, extractions, endodontics, periodontics (treatment of periodontitis and gingivitis), other restorative, prosthetics, crowns, oral surgical procedures	20% coinsurance
EXTRAS	
Eyewear allowance	\$250 per year
Hearing aids through TruHearing®	\$599/\$899 copay per aid
Fitness benefit	Access thousands of fitness locations nationwide
Over-the-counter (OTC) allowance	\$75 per quarter flex card ³ for eligible OTC purchases

¹Based on 40 quarters hours worked. ²Out-of-network dental services may result in additional costs, even for services listed as \$0 copay. Reimbursement rates may vary by provider and service. ³Quarterly balance does not carry over. Each provider is an independent contractor and is not our agent. It is up to the member to confirm provider participation in their network prior to receiving services.

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