2026 Summary of Benefits
BlueCross Blue Basic (PPO)

H8003, Plan 007

This is a summary of the health and drug services covered by BlueCross Blue Basic (PPO): January 1, 2026 – December 31, 2026.

This plan, **BlueCross Blue Basic**, is offered by BlueCross BlueShield of South Carolina. **BlueCross Blue Basic** is a Medicare Advantage PPO plan with a Medicare contract. Enrollment in BlueCross BlueShield of South Carolina depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover, or list every limitation, or exclusion. To get a complete list of services we cover, please request the *Evidence of Coverage* by calling Customer Service at 1-855-204-2744 (TTY users should call 711). The *Evidence of Coverage* is also available online at www.SCBluesMedAdvantage.com.

To join BlueCross Blue Basic (PPO), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes these counties in South Carolina: Aiken, Anderson, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chesterfield, Dillon, Dorchester, Fairfield, Florence, Georgetown, Greenville, Horry, Jasper, Kershaw, Lancaster, Lexington, Marion, Marlboro, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, and York.

BlueCross Blue Basic (PPO) has a network of doctors, hospitals, and other providers, as well as access to out-of-network providers. As a member of our plan, you do not need a referral from a Primary Care Provider to see a Specialist or to obtain a service. However, you are required to obtain prior authorization from our plan for some services.

For coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 7 days a week, 24 hours a day. TTY users should call 1-877-486-2048.

Customer Service has free language interpreter services available for non-English speakers. This information is available in other formats. To get this information in other formats, please call Customer Service.

For more information or to enroll, call us at 1-800-930-2836 (TTY users should call 711), or visit us at www.SCBluesMedAdvantage.com. We are available for phone calls from October 1 to March 31; you can call us 8 am to 8 pm, 7 days a week. For all other times, we're here 8 am to 8 pm, Monday through Friday. Calls to this number are answered by a licensed insurance agent.

H8003_BSB2026_M

MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES	
Premiums and Benefits	**BlueCross Blue Basic (PPO)**
Plan Premium	You pay $0. You must continue to pay your Medicare Part B premium.
Deductible	No Deductible.
Maximum Out-of-Pocket Responsibility	Your yearly limit(s) in this plan: • $5,900 for services you receive from in-network providers. • $9,550 for services you receive from in and out-of-network providers combined. If you reach the limit on out-of-pocket costs, you keep getting hospital and medical services covered and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums.

COVERED MEDICAL AND HOSPITAL BENEFITS	
Benefits/Services	**BlueCross Blue Basic (PPO)**
Inpatient Hospital	**In-Network:** Days 1-5: You pay a $325 copay per day for each admission. Days 6-90: You pay a $0 copay per day. **Out-of-Network:** You pay 20% of the total cost per stay. This benefit will begin on day 1 each time you are admitted to a specific facility type. You pay your cost share per admission. **May require prior authorization.**
Outpatient Hospital	**In-Network:** You pay a $0 - $250 copay for outpatient services including outpatient surgeries. You pay a $0 copay for a colonoscopy even if a polyp is found and removed during the procedure. You pay a $275 copay for each Medicare covered observation service. **Out-of-Network:** You pay 20% of the total cost. **May require prior authorization.**

Benefits/Services	BlueCross Blue Basic (PPO)
Ambulatory Surgical Center	**In-Network:** You pay a $0 - $195 copay. You pay a $0 copay for a colonoscopy even if a polyp is found and removed during the procedure. **Out-of-Network:** You pay 20% of the total cost. **May require prior authorization.**
Doctor's Office Visits	**In-Network:** Primary care physician visit: You pay a $0 copay. Specialist visit: You pay a $35 copay. **Out-of-Network:** Primary care physician visit: You pay a $30 copay. Specialist visit: You pay a $45 copay.
Telehealth	Primary care physician: You pay a $0 copay. Dermatology Specialist: You pay a $30 copay. Psychiatric and Mental Services: You pay a $40 copay. *Members must use Blue CareOnDemand℠ Powered by MDLIVE® for the Telehealth services. First time users will need to register by logging in to My Health Toolkit®.
Preventive Care ***(e.g., flu vaccine, diabetic screenings)***	**In-Network:** You pay a $0 copay. **Out-of-Network:** You pay 20% of the total cost. Preventive care includes: Abdominal aortic aneurysm screening; Annual wellness visit; Bone mass measurement; Breast cancer screening (mammograms); Cardiovascular disease risk reduction visit; Cardiovascular disease screening; Cervical and vaginal cancer screening; Colorectal cancer screening; Depression screening; Diabetes screening and training; Diabetes self-management training; Health and wellness education programs; HIV screening; Medical nutrition therapy; Medicare Diabetes Prevention Program; Obesity screening and therapy; Pre-exposure prophylaxis for HIV prevention; Prostate cancer screening; Screening and counseling to reduce alcohol misuse; Screening for lung cancer; Screening for Hepatitis C virus infection; Screening for sexually transmitted infections (STIs) and counseling to prevent STIs; Smoking and tobacco use cessation; Vision care; Welcome to Medicare initial visit; Vaccines, including flu shots and pneumococcal shots; Annual Physical; and Health Coaching via BlueCross authorized vendor provider.

Benefits/Services	BlueCross Blue Basic (PPO)
Emergency Care	You pay a $115 copay per visit, waived if admitted within 24 hours. Worldwide Emergency Coverage: You pay a $250 service specific deductible and then 20% of the total cost for worldwide emergency care.
Urgently Needed Services	You pay a $10 copay per visit; waived if admitted within 24 hours. Worldwide Urgent Coverage: You pay a $45 copay for urgent care outside of the United States.
Diagnostic Services / Labs/ Imaging	**In-Network:** Diagnostic tests and procedures: You pay a $0 - $100 copay. You pay a $0 copay for diagnostic EKG and diagnostic colorectal screening. Lab services: You pay a $0 copay at a Primary Care Physician/Specialist office. You pay a $10 copay for outpatient lab services. Diagnostic Radiology Services (such as MRI, CAT Scan): You pay a $0 - $150 copay. You pay a $0 copay for diagnostic mammograms and ultrasounds. X-rays: You pay a $10 copay. Therapeutic radiology services (such as radiation treatment for cancer): You pay 20% of the total cost. **Out-of-Network:** Diagnostic tests and procedures: You pay 20% of the total cost. Lab services: You pay 20% of the total cost. Diagnostic Radiology Services (such as MRI, CAT Scan): You pay 20% of the total cost. X-rays: You pay 20% of the total cost. Therapeutic radiology services (such as radiation treatment for cancer): You pay 20% of the total cost. **May require prior authorization.**
Hearing Services	**In-Network:** Medicare-covered hearing exam to diagnose and treat hearing and balance issues: You pay a $45 copay. Routine hearing exam (up to 1 visit every year): You pay a $45 copay using TruHearing providers. **Hearing Aid (up to 2 hearing aids every year)**: You pay a $699 - $999 copay using TruHearing network for up to 2 hearing aids per year (one per ear, each year). The copayment range is based on different types and styles of hearing aids. The lower range $699 is for the Advanced hearing aid type and the higher range $999 is

Benefits/Services	BlueCross Blue Basic (PPO)
Hearing Services (continued)	for the Premium hearing aid type, a TruHearing provider must be used for in- and out-of-network hearing aid benefit. **<u>Out-of-Network:</u>** Medicare-covered hearing exam to diagnose and treat hearing and balance issues: You pay $45 copay. Routine hearing exam (up to 1 visit(s) every year): You pay 20% of the total cost using TruHearing providers. **Hearing Aid (up to 2 hearing aids every year)**: You pay a $699 - $999 copay using TruHearing network for up to 2 hearing aids per year (one per ear, each year). The copayment range is based on different types and styles of hearing aids. The lower range $699 is for the Advanced hearing aid type and the higher range $999 is for the Premium hearing aid type, a TruHearing provider must be used for in- and out-of-network hearing aid benefit. **Hearing Aid (Not using TruHearing)**: You pay 20% of the total cost.
Preventive Dental (non-Medicare covered)	**<u>In-Network:</u>** You pay a $0 copay. You get 2 preventive dental visits to include an oral exam and cleaning; 1 dental bitewing x-ray, and two fillings per year (fluoride treatment not covered). **<u>Out-of-Network:</u>** You pay 50% of the total cost. You get 2 preventive dental visits to include an oral exam and cleaning; 1 dental bitewing x-ray, and two fillings per year (fluoride treatment not covered). **In-network services receive the BCBS discount (Going to an out of network dentist may cost you more than using a contracted in network dentist. We pay up to 50% of the total cost for reasonable and customary charges for out of network claims.)** *You pay $0 for preventive dental services. Limitations apply, see your EOC for details.

Benefits/Services	BlueCross Blue Basic (PPO)
Comprehensive Dental (Non-Medicare Covered)	**In-Network:** You pay 50% of the total cost. **Out-of-Network:** You pay 50% of the total cost. Non-routine services, diagnostic services, restorative services, endodontics, extractions, prosthodontics, other oral/maxillofacial surgery, periodontics, and other services (i.e., dentures, root canals). We **Do Not** cover dental implants including procedures related to the implant, implant crowns, implant abutments, or any other service related to the implant. **In-network services receive the BCBS discount (Going to an out of network dentist may cost you more than using a contracted in network dentist. We pay up to 50% of the total cost for reasonable and customary charges for out of network claims.)** *Comprehensive dental services are included in your $3,000 comprehensive limit per year. See your EOC for details.
Comprehensive Dental (Medicare Covered)	**In-Network:** Medicare Covered: You pay a $50 copay. **Out-of-Network:** Medicare Covered: You pay $50 copay. See your EOC for details.
Vision Services	**In-Network:** **Medicare Covered:** You pay a $0 - $50 copay. You pay a $0 copay for vision services related to the diagnosis and treatment of illness and injury of the Eye, includes limited coverage of eyewear and prosthetic lenses related to cataract surgery, yearly Diabetic Retinopathy eye exam, and Glaucoma Tests. You pay a $50 copay for all other Medicare-covered vision services. **Non-Medicare Covered:** Routine eye exam: You pay a $0 copay. using the Vendor network. 1 exam per year. You pay a $0 copay for one pair of lenses or contact lenses every year. Benefit to include frames every two years using a BlueCross authorized vendor provider.

Benefits/Services	BlueCross Blue Basic (PPO)
Vision Services (continued)	**Out-of-Network:** **Medicare Covered:** You pay a $50 copay. You pay a $0 copay for vision services related to the diagnosis and treatment of illness and injury of the Eye, includes limited coverage of eyewear and prosthetic lenses related to cataract surgery, yearly Diabetic Retinopathy eye exam, and Glaucoma Tests. You pay a $50 copay for all other Medicare-covered vision services. **Non-Medicare Covered:** Routine eye exam: You pay a $0 copay using the Vendor network, 1 exam per year. You pay a $0 copay for one pair of lenses or contact lenses every year. Benefit to include frames every two years using a BlueCross authorized vendor provider.
Mental Health Care Inpatient hospital - psychiatric	**In-Network:** Days 1-3: You pay a $690 copay per day for each admission. Days 4-90: You pay a $0 copay per day. **Out-of-Network:** You pay 20% of the total cost. **May require prior authorization.**
Mental Health Care Outpatient group therapy/individual therapy	**In-Network:** You pay a $45 copay per Individual or Group Mental Health visit. You pay a $35 copay per Individual or Group Psychiatric service visit. **Out-of-Network:** You pay 20% of the total cost for Mental Health or Psychiatric service visits.
Skilled Nursing Facility (SNF)	**In-Network:** Days 1-20: You pay a $0 copay per day. Days 21-100: You pay a $218 copay per day. **Out-of-Network:** You pay 20% of the total cost per stay. Our plan covers up to 100 days in a SNF. **May require prior authorization.**

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Outpatient Rehabilitation	**In-Network:** Occupational therapy visit: You pay a $30 copay. Physical therapy and speech and language therapy visit: You pay a $20 copay. **Out-of-Network:** Occupational therapy visit: You pay a $45 copay. Physical therapy and speech and language therapy visit: You pay 20% of the total cost. **May require prior authorization.**
Ambulance	**In-Network:** Ground Ambulance: You pay a $275 copay. Air Ambulance: You pay a $275 copay. **Out-of-Network:** Ground Ambulance: You pay a $275 copay. Air Ambulance: You pay a $275 copay. **Prior authorization may be required for non-emergency transportation.**
Transportation	You pay $0 for 24 one-way trips per year to any health-related location. See your EOC for details.
Medicare Part B Drugs	**In-Network:** Medicare Part B Insulin drugs: You pay a $35 copay. Other Part B drugs to include chemotherapy drugs: You pay 0% - 20% of the total cost. **Out-of-Network:** Medicare Part B Insulin drugs: You pay a $35 copay. Other Part B drugs to include chemotherapy drugs: You pay 20% of the total cost. See EOC for details. **May require prior authorization.**

Additional Benefits/Services	BlueCross Blue Basic (PPO)
Chiropractic Office Visits – Medicare Covered*	**In-Network:** You pay a $15 copay per visit. **Out-of-Network:** You pay 20% of the total cost. *Only manual manipulation of the spine to correct subluxation is covered.
Fitness Benefit	You pay $0 for basic membership to a contracted vendor participating fitness center and/or home fitness option.
Foot Care Podiatry services	**In-Network:** You pay a $40 copay per visit. **Out-of-Network:** You pay 20% of the total cost.
Medical Equipment/Supplies*	**In-Network:** Home Infusion: You pay 15% of the total cost. Durable medical, prosthetics and other Part B Services: You pay 20% of the total cost. **Out-of-Network:** Durable medical equipment and prosthetics to include home infusion: You pay 20% of the total cost. **May require prior authorization.**
Diabetic supplies and Services	**In-Network:** You pay a $0 copay for BlueCross preferred brand supplies, including test strips, glucose monitors, solutions, lances, and lancing devices. Note: In case of an approved medical exception, other brands may be covered; you pay 20% of the total cost. **Out-of-Network:** You pay 20% of the total cost.

Over the Counter OTC	You receive $75 per quarter for a total of $300 per year in Over-the-Counter items with free shipping. Orders placed once per quarter via phone, catalog, or vendor website. You can use an OTC Benefits card to purchase healthy food in addition to OTC products. See EOC for details.
Home Health Care	**In-Network:** You pay 0% of the total cost. **Out-of-Network:** You pay 20% of the total cost. **May require prior authorization.**
Meal Program	You pay a $0 copay for meals upon discharge from a hospital or rehab facility. Two meals per day for 5 days. See EOC for details.

Visitor Travel

The Visitor/Travel Program will include Blue Medicare Advantage PPO network coverage of all Part A, Part B, and Supplemental benefits offered by your plan outside your service area in 48 states and 2 territories: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, and Wisconsin. For some of the states listed, MA PPO networks are only available in portions of the state. These areas are subject to change, see EOC for details.

Limitations, copayments, and restrictions may apply. Benefits, premiums, copayments, or coinsurance may change on January 1 of each year.

Out-of-network/non-contracted providers are under no obligation to treat BlueCross Blue Basic members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Customer Service number, 1-855-204-2744 (TTY users should call 711), or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-855-204-2744 (TTY: 711) or speak to your provider.

Español: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-844-396-0183 (TTY: 711) o hable con su proveedor. (Spanish)

中文: 注意：如果您說[中文]，我們可以為您提供免費語言援助服務，也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-844-396-0188（TTY：711）或與您的提供者討論。(Chinese)

Tiếng Việt: LƯU Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ và dịch vụ bổ sung phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi 1-844-389-4838 (TTY: 711) hoặc trao đổi với nhà cung cấp dịch vụ của quý vị. (Vietnamese)

РУССКИЙ: ВНИМАНИЕ! Если вы говорите на русском языке, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-844-389-4840 (TTY: 711) или обратитесь к своему поставщику услуг. (Russian)

Tagalog: PAALALA: Kung nagsasalita ka ng Tagalog, available ang mga libreng serbisyo ng tulong sa wika para sa iyo. Available rin nang walang bayad ang mga naaangkop na auxiliary na tulong at serbisyo para magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-844-389-4839 (TTY: 711) o makipag-usap sa iyong provider. (Tagalog)

Português do Brasil: ATENÇÃO: Se você fala português, há serviços gratuitos de assistência linguística disponíveis para você. Assistência e serviços auxiliares próprios para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-844-396-0182 (TTY: 711) ou fale com seu provedor. (Portuguese)

Français : NOTE : Si vous parlez français, des services gratuits d'assistance linguistique sont à votre disposition. Des aides et des services auxiliaires appropriés pouvant fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-844-396-0190 (TTY : 711) ou adressez-vous à votre prestataire. (French)

ગુજરાતી: ધ્યાન આપોજો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે- યોગ્ય ઓકઝલરી સહાય અને એક્સેિસબલ ફોમટમાં માિહતી પૂરી પાડવા માટેની સેવાઓ પણ िવના મૂલ્યે ઉપલબ્ધ છે- 1-844-641-2898 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો- (Gujarati)

Deutsch: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie unter 1-844-396-0191 (TTY: 711) an oder sprechen Sie mit Ihrem Anbieter. (German)

한국어: 주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-844-396-0187(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오. (Korean)

العربية: تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-844-396-0189 (خدمة الهاتف النصّي: 711) أو تحدث إلى مقدم الخدمة". (Arabic)

Українська мова: УВАГА! Якщо ви розмовляєте українською мовою, вам доступні безкоштовні мовні послуги. Відповідні

допоміжні засоби й послуги для надання інформації в доступних форматах також доступні безкоштовно. Зателефонуйте за номером 1- 844-641-2897 (TTY: 711) або зверніться до свого постачальника. (Ukrainian)

日本語：注：日本語を希望する場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰でも利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-844-396-0191（TTY：711）までお電話ください。または、ご利用の事業者にお問い合わせください。(Japanese)

ไทย: โปรดทราบ: หากคุณพูดภาษา ไทย เรามีบริการความช่วยเหลือด้านแปลภาษาฟรี นอกจากนี้ ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อที่ 1-844-641-2896 (TTY: 711) หรือปรึกษาผู้ให้บริการของคุณ (Thai)

ລາວ: ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາ ລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີເຄື່ອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້. ໂທຫາເບີ 1-844-641-2895 (TTY: 711) ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ. (Lao)

हिंदी : ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-844-641-2894 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें। (Hindi)