

Capital Blue Cross Medicare Advantage Addendum Coverage Year 2023

ADDENDUM

Below you will find information describing changes to the Capital Blue Cross Medicare Advantage benefits. The changes are the result of a recent law called the Inflation Reduction Act. The Evidence of Coverage (EOC), Summary of Benefits (SOB), and Annual Notice of Changes (ANOC) provide information about coverage as an enrollee in our plan and are available online at

CapitalBlueMedicare.com. The addendum can also be found on our website; select *Resources* located on the navigation bar, and then select *My Benefit Documents*. If you plan to get your coverage through an employer group plan, please contact your group administrator or call Member Services at the number listed in this letter to request a copy of an EOC.

Original benefit information	Corrected benefit information	What does this mean for you?
Established coinsurance (reference the EOC for your specific cost share) for covered Medicare Part B drugs, including chemotherapy drugs.	Certain rebatable drugs may be subject to a lower coinsurance. This change is effective April 1, 2023.	You may receive a lower out-of-pocket cost due to certain Part B drugs being subject to a lower cost share.
Established coinsurance (reference the EOC for your specific cost share) for covered Medicare Part B drugs, including chemotherapy drugs.	Insulin cost sharing is subject to a coinsurance cap of \$35 for one-month's supply of insulin. This change is effective July 1, 2023.	You will not pay more than \$35 for one-month's supply of insulin furnished through an item of durable medical equipment (such as a medically necessary insulin pump).

The original benefits filed with the Centers for Medicare & Medicaid Services (CMS) were established before the passage of the Inflation Reduction Act; therefore, the benefit changes were not present on the ANOC document for 2023. You can find the original benefit information in the EOC in chapter 4, section 2, listed under Medicare Part B prescription drugs, and in the SOB (if available), section 2, listed under Medicare Part B prescription drugs.

If you have any questions, please contact us at HMO: **800.779.6962**, PPO: **866.987.4213** (TTY: 711) for additional information. We are available Monday through Friday, 8:00 AM to 8:00 PM ET, with extended hours October 1 through March 31, Monday through Sunday, 8:00 AM to 8:00 PM ET. If you call after hours, please leave a message on our secure voice messaging system.

Thank you for your interest in Capital Blue Cross.

Sincerely,

Member Services

All PPO plans are issued by Capital Advantage Insurance Company®. All HMO plans are issued by Keystone Health Plan® Central. All are independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies. Care management services for certain products are provided by WellSpan Health. Other providers are available in the network.

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