

2025

## GROUP PLATINUM BLUE<sup>SM</sup> (COST)

Plan A



A comprehensive plan to manage your health and costs.

Group Platinum Blue plans from Blue Cross and Blue Shield of Minnesota offer coverage and cost sharing options that meet your needs.

### COVERAGE YOU CAN RELY ON

This plan features:

- **Broad network** – The Platinum Blue Network provides access to 97% of doctors in Minnesota.<sup>1</sup>
- **Preventive care** – Plan includes coverage for various routine services and screenings.
- **Travel benefits** – Travel up to nine months per calendar year outside Minnesota (within the United States) and get in-network benefits from any provider that accepts Medicare assignment.
- **Annual limits** – You're protected from high costs with an annual out-of-pocket maximum.

### BUILDING HEALTHY HABITS

Our Group Platinum Blue plans include tools and resources to help you create healthier habits, stay well and keep fit:

- **Nurse line** – A nurse is available 24 hours a day, seven days a week to answer health-related questions.
- **Virtual diabetes prevention program** – The program focuses on sustained weight loss, health lifestyle habits, and reducing the risk of developing Type 2 diabetes, heart disease and stroke.

- **Member website** – Search for a doctor in your network, track the status of claims, view, print or order member ID cards, and more when you log in at [bluecrossmn.com/Members](https://bluecrossmn.com/Members).
- **Quitting tobacco** – A wellness coach is available to help you develop and maintain a plan to quit.
- **Fitness program** – Stay active with the SilverSneakers® fitness program, which includes thousands of fitness locations, 50+ fitness classes, and on-demand workout videos, workshops and online classes — all at no additional cost. Visit [Silversneakers.com](https://Silversneakers.com).

SilverSneakers® is a registered trademark of Tivity Health, Inc., an independent company that provides health and fitness programs.

### FEEL CONFIDENT CHOOSING BLUE CROSS

Blue Cross has been serving Minnesota as a nonprofit for more than 90 years.<sup>2</sup> We look forward to making a healthy difference in your life for years to come.

<sup>1</sup>Medicare-contracted doctors compared to internal Blue Cross and Blue Shield of Minnesota data, April 2024. Some network limitations may apply.

<sup>2</sup>[bluecrossmn.com/about](https://bluecrossmn.com/about).

## 2025 GROUP PLATINUM BLUE PLAN A

This chart highlights the medical benefits of Group Platinum Blue. For information about benefits and additional details, including coverage limits that may apply, refer to the Summary of Benefits. **Benefits shown are the amount you pay for Medicare-eligible services and supplies.**

BENEFIT CATEGORY	
<b>Deductible</b> Amount you pay before coverage begins	\$0
<b>Annual out-of-pocket maximum<sup>3</sup></b> Most you will pay each year for covered healthcare	\$3,000
<b>Doctor office visits</b> Primary care, specialists, chiropractic and podiatry services	\$0
<b>Diagnostic tests, radiology services, lab services and X-rays</b>	\$0
<b>Preventive services</b> Including "Welcome to Medicare" and Annual Wellness Visits, routine physical, hearing tests and eye exams	\$0
<b>Over-the-counter (OTC)</b>	\$50 per quarter allowance for eligible over-the-counter medications and health-related items
<b>Emergency care</b> Within the United States and worldwide	\$0
<b>Urgently needed care</b> Within the United States	\$0
<b>Inpatient hospital care</b> Per stay	\$0
<b>Skilled nursing facility care</b> Up to 100 days each benefit period	\$0
<b>Outpatient hospital services</b>	\$0
<b>Diabetes services and supplies</b> Including self-management training	\$0
<b>Hearing aids</b> (Rechargeable battery option is available on select Advanced and Premium styles at no additional cost)	\$499 copay per aid (Advanced Aid) \$799 copay per aid (Premium Aid)
<b>Vision</b>	\$0 for 1 routine eye exam; up to \$200 allowance per year for frames, lenses or contacts

<sup>3</sup>Once the out-of-pocket maximum is met, you will not incur any costs on eligible services because your group health plan covers your costs at 100%. Costs for non-eligible services will not apply to your out-of-pocket maximum.

For information about the premium you will pay for this coverage, contact your group benefit plan administrator.

This information is not a complete description of benefits. Call your group benefit plan administrator for more information.

Group Platinum Blue is a Cost plan with a Medicare contract. Enrollment in Group Platinum Blue depends on renewal of the plan sponsor's Medicare contract.

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