

A plan designed with Veterans in mind.



For accommodations of persons with special needs at meetings, call 1-800-350-4135 and TTY may call 711.

Out-of-network/non-contracted providers are under no obligation to treat Plan members except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Highmark Blue Cross Blue Shield is a Medicare Advantage HMO, PPO, and/or Part D plan with a Medicare contract. Enrollment in these plans depends on contract renewal.

Benefits and/or benefit administration may be provided by or through the following entities, which are independent licensees of the Blue Cross Blue Shield Association:

Western and Northeastern PA: Highmark Inc. d/b/a Highmark Blue Cross Blue Shield, Highmark Choice Company, Highmark Health Insurance Company, or Highmark Senior Health Company.

Delaware: Highmark BCBSD Inc. d/b/a Highmark Blue Cross Blue Shield.

West Virginia: Highmark West Virginia Inc. d/b/a Highmark Blue Cross Blue Shield, Highmark Health Insurance Company or Highmark Senior Solutions Company.

Western NY: Highmark Western and Northeastern New York Inc. d/b/a Highmark Blue Cross Blue Shield.

All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Pennsylvania, Delaware, West Virginia, and New York: 1-844-679-6930 (TTY: 711)

Tenemos servicios gratis de interpretación para responder cualquier pregunta que pueda tener sobre nuestro plan médico o de medicamentos. Para obtener un intérprete, simplemente llame al número correspondiente a su estado de residencia. Alguien que hable español puede ayudarlo. Este servicio es gratis.

我们免费提供口译服务，为您解答有关我们健康计划或药物计划的任何疑问。如需口译服务，只需拨打您所在州相应的电话号码即可。说中文的工作人员可为您提供帮助。此项服务免费。

How Veterans Affairs, TRICARE For Life, and Medicare Advantage plans work together.

As a Veteran, you've earned access to health care through Veterans Affairs (VA) or TRICARE — but did you realize you can also enhance your coverage with a Medicare Advantage (MA) plan?

Combining an MA plan with VA or TRICARE gives you access to more benefits than if you only had one type of coverage — benefits like dental, vision, hearing, and increased flexibility with an expansive PPO network, covering **97% of hospitals nationwide***

And you can get all of this for a \$0 premium — with money back each month toward your Part B. »

Have questions along the way?

Reach out to your local Licensed Highmark Medicare Advisor or stop by your local Highmark Direct store/ Medicare center for an in-person visit.**

You can also call
844-540-1933
(TTY users may call 711).

October 1 - March 31: 8 a.m. - 8 p.m., 7 days a week

April 1 - September 30: 8 a.m. - 8 p.m., Monday - Friday



Because Life.™

*BCBS Association; **In PA and NY.

Still have questions about Medicare Advantage plans? We've got the answers.

What is Medicare Advantage?	Medicare Advantage bundles Medicare Part A and Part B benefits together, usually with extra benefits that Original Medicare doesn't cover like dental, vision, hearing, and additional mental health services.	
What do I need to know about eligibility?	TRICARE For Life Benefits If you're eligible, TRICARE For Life is automatic if you have Medicare Parts A and B.	Veterans Affairs Benefits Eligibility for VA benefits depends on several factors, including military service history and age.
Why should I consider MA if I already have coverage through the TRICARE or the VA?	MA plans are available for \$0 and supplement your TRICARE coverage. They can lower your out-of-pocket costs for care, and give you broad access to provider networks and extra benefits that aren't covered by TRICARE.	While MA typically does not cover services received through the VA, MA plans are available for \$0 that give Veterans broad access to provider networks and extra benefits that the VA doesn't cover.
Which Medicare Advantage plans should I consider?	This all depends on whether you need additional prescription drug (Part D) coverage. <ul style="list-style-type: none"> • Since many Veterans have access to drug coverage through TRICARE For Life or the VA, Highmark offers a Valor PPO plan designed for Veterans that includes special benefits in lieu of drug coverage. • For Veterans who want additional prescription drug coverage and/or access to retail pharmacy networks, Highmark offers \$0 MA plans with great medical and prescription drug coverage. 	

Source: www.tricare.mil/Plans/HealthPlans/TFL

If you need additional help, you can visit our **NEW** Valor website at [HighmarkValor.com](https://www.HighmarkValor.com).

Veterans have the option of enrolling in Original Medicare through the federal government or selecting a Medicare Advantage plan*.

Both Original Medicare and Medicare Advantage plans can enhance existing VA or TRICARE coverage. However, Medicare Advantage plans come with a lot of benefits that Original Medicare doesn't cover.

Check out the chart below to learn more.

Here are some benefits of our \$0 MA plans:		Original Medicare	Highmark Valor plans	Highmark \$0 PPO plans
National Network	Access to a national network of doctors and hospitals, providing coverage and peace of mind when traveling.			
Supplemental Benefits	Coverage for dental, vision, and hearing, as well as allowances for generic and brand-name over-the-counter items and access to a fitness benefit.			
Transportation Benefit	Coverage for up to 24 trips with a 50-mile limit at a \$0 copay per ride, for nonemergency, routine care. (PA and WV plans.)			
Part B Giveback	Money back in your Social Security check each month.			With some plans
Pharmacy Benefits and Flexibility	Affordable drug benefits and convenient access to retail pharmacies – including ones close to home.			

*Veterans that have a Medicare Advantage plan and TRICARE For Life will have to take the extra administrative step to file claims for reimbursement of TRICARE-covered services.