

Medicare Advantage Freedom Blue PPO Valor — a plan built for veterans.

If you’re a veteran looking for extra health coverage to go with the benefits you receive through Veterans Affairs (VA) and/or TRICARE, our Medicare Advantage **Freedom Blue PPO Valor** plan may be a great option.

Take a look at the plan’s benefits to see if our **Freedom Blue PPO Valor** plan is right for you. Remember, this is not the only plan available to you. Look through the Benefits Overview included with your Medicare Roadmap for the list of plans in your area.

If you need additional help or want to know more about how our **Freedom Blue PPO Valor** plan works, visit **ValorHighmark.com**.



This information is not a complete description of benefits. Call 844-679-4935 (TTY: 711) for more information. For accommodations of persons with special needs at meetings, call 1-800-350-4135 and TTY: 711. There is no obligation to enroll. TruHearing is a registered trademark of TruHearing, Inc. TruHearing is an independent company that administers the routine hearing exam and hearing-aid benefit. United Concordia is a separate company administering dental benefits. Highmark is a registered trademark of Highmark Inc. All other trademarks, company names, and brand names are the property of their respective owners. Use of these trademarks, names, and brands are for identification purposes only and does not imply any affiliation, endorsement, or sponsorship from their respective owners. Other providers are available in our network. 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. Davis Vision, Inc. is a separate company that administers Highmark vision benefits. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2025 Tivity Health, Inc. All rights reserved. Tivity Health Inc. is a separate company that administers the SilverSneakers program. Highmark 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: Central and Southeastern PA: Highmark Inc. d/b/a Highmark Blue Shield, Highmark Health Insurance Company, Highmark Choice Company or Highmark Senior Health Company. 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, including sex stereotypes and gender identity. ATTENTION: If you speak English, free language translation and interpretation services are available to you. Appropriate auxiliary aids and services (such as large print, audio, and Braille) to provide information in accessible formats are also available free of charge. Call 1-844-679-6930 (TTY: 711) for help. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de traducción e interpretación de idiomas. También hay disponibles ayudas y servicios auxiliares adecuados (como letra grande, audio y Braille) para proporcionar información en formatos accesibles sin cargo. Llame 1-844-679-6930 (TTY: 711) si necesita ayuda. ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Übersetzungs- und Dolmetscherdienste zur Verfügung. Außerdem sind kostenlos entsprechende Hilfsmittel und Dienstleistungen (wie Großdruck, Audio und Blindenschrift) zur Bereitstellung von Informationen in barrierefreien Formaten erhältlich. Rufen Sie hierzu die Nummer 1-844-679-6930 (TTY: 711) an, um Hilfe zu erhalten.

2026 Medicare Roadmap



Freedom Blue PPO Valor Benefits Overview





Benefits designed with veterans in mind.

Highmark’s **Freedom Blue PPO Valor** plan offers veterans unique benefits including low mental health copays, money back in their Social Security check, and generous dental coverage. It also includes access to our extensive network of doctors and hospitals.

For veterans who require access to affordable drug coverage outside of their TRICARE or VA benefits, Highmark offers additional Medicare Advantage plans that include Part D coverage. Like Valor plans, these plans offer coverage for hearing, vision, and allowances for over-the-counter health care items. These benefits are not typically available through VA and TRICARE for Life. Our PPO plans also include nationwide access to doctors and hospitals.

Compare the benefits of each plan:		Original Medicare	Highmark Valor plans	Highmark PPO Plans
Supplemental Benefits	Coverage for dental, vision, and hearing, as well as allowances for generic and brand-name over-the-counter items and access to the fitness benefit.			
Pharmacy Benefits and Flexibility	Affordable drug benefits and convenient access to retail pharmacies – including ones close to home.			
National Network	Access to a national network of doctors and hospitals when you travel.			
Part B Giveback	Money in your Social Security check each month.			

Not all Medicare Advantage plans come with these benefits, so make sure to check your Benefits Overview included with your Medicare Roadmap or Enrollment Kit for a full listing of plans and benefit options in your area.

Contact your VA representative or visit [ebenefits.va.gov](https://www.ebenefits.va.gov) to review your VA Benefits and eligibility.

Contact your TRICARE representative for questions about TRICARE For Life eligibility, or visit [tricare.mil/Plans/Eligibility/MedicareEligible](https://www.tricare.mil/Plans/Eligibility/MedicareEligible).

Benefit	Freedom Blue PPO Valor
Premium	\$0
Part B Giveback	\$75
Maximum Out-of-Pocket	\$6,000 OOP Max IN; \$8,950 combined IN/OON
PCP	\$0 copay IN; 40% coinsurance OON
Specialist	\$10 copay IN; 40% coinsurance OON
Physical Therapy/Speech Therapy	\$15 copay IN; 40% coinsurance OON
Labs and Diagnostics	Freestanding Lab: \$0 copay IN; 40% coinsurance OON Physician Office and Outpatient Facility: \$10 copay IN; 40% coinsurance OON
X-Ray and Advanced Imaging	X-Rays: \$20 copay IN; 40% coinsurance OON Advanced Imaging: \$225 copay IN; 40% coinsurance OON
Inpatient Hospital	\$275/admit IN; \$395/admit OON
Outpatient Surgery (ASC and Facility)	ASC: \$195 copay IN; \$350 copay OON Facility: \$245 copay IN; \$375 copay OON
Emergency Room	\$130 copay IN/OON
Urgent Care	\$40 copay IN/OON
Over-the-Counter (OTC)	\$100 allowance once per quarter

IN = In network OON = Out of network

* This is not an all-inclusive list of benefits and cost sharing. Please refer to the Medicare Enrollment Kit or Evidence of Coverage for a full list.

** Member pays: 0% coinsurance for diabetic supplies received via retail or mail order pharmacy limited to Abbott and Trividia, all other brands are covered through a DME Supplier; continuous glucose monitors, sensors and transmitters dispensed via retail or mail order pharmacy are limited to Abbott and Dexcom, 20% coinsurance for all other covered diabetic supplies in-network.

Benefit	Freedom Blue PPO Valor
Routine Dental Services <i>Two (2) routine office visits per year that include an exam, cleaning, and fluoride treatment.</i> <i>Leverage United Concordia Dental’s strong national network for additional in-network savings.</i>	Routine Office Visit: \$0 copay IN; 30% coinsurance OON Routine X-Rays: \$0 copay IN; 30% coinsurance OON (1/year) Comprehensive*: \$0 copay IN; 50% coinsurance OON Allowance: Combined (Comprehensive and Preventive) maximum allowance of \$3,000
Routine Vision <i>Leverage Davis Vision’s national network for additional savings.</i>	Office Visit: \$0 copay IN; \$50 copay OON (1/year) Standard eyeglass lenses and frames or contact lenses are covered in full IN/OON: A \$200 benefit maximum applies to non-standard frames or a \$200 benefit maximum for specialty contact lenses. \$200 benefit maximum for post-cataract eyewear.
Routine Hearing	Office Visit: \$0 copay IN/OON <i>Includes one (1) routine hearing exam and two (2) hearing aids per year:</i> <i>TruHearing Advanced – \$699;</i> <i>Premium – \$999 IN.</i> \$500 allowance IN/OON for any other hearing aid.
Mental Health/Psychiatric Therapy	Inpatient Psych Stay: Days 1-3: \$325/day IN; \$475/day OON Days 4-90: \$0/day IN/OON
Transportation	\$0 copay IN; 30% coinsurance OON Up to 24 trips with a 50-mile limit. Trip limit waived if trip is part of continued acute care after discharge from ER.
SilverSneakers	Covered in full IN; 50% coinsurance after satisfying a \$500 deductible OON
Part B Diabetic Supplies	0% coinsurance IN**; 40% coinsurance OON

Have questions along the way?

Reach out to your local Licensed Highmark Medicare Advisor or stop by your local Highmark Direct Store.

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

Or, call
844-679-4935
(TTY users call 711).