

Medicare Advantage Freedom Valor (PPO) — 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 Valor (PPO)** plan may be a great option.

Take a look at the plan's benefits to see if our **Freedom Valor (PPO)** 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 Valor (PPO)** plan works, visit **ValorHighmark.com**.



Because Life.™

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. 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. 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 that administers 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. 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. Highmark Western and Northeastern New York Inc. d/b/a Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross Blue Shield Association. 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.

2027 Medicare Roadmap



Freedom Valor (PPO) Benefits Overview



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Benefits designed with veterans in mind.

Highmark’s **Freedom Valor (PPO)** 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 healthcare 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.

Important: This document shows in-network benefits only and is not a complete description of benefits. PPO plans include out-of-network coverage, which is not shown here. For complete information, review the plan’s Summary of Benefits or Evidence of Coverage (EOC).

Benefit	Freedom Valor (PPO) (IN)
Premium	\$0
Social Security Part B Giveback	\$50
Maximum Out-of-Pocket	\$6,700 OOP Max IN \$10,750 Combined IN/OON
PCP	\$0 copay
Specialist	\$35 copay
Physical Therapy/Speech Therapy	\$15 copay
Labs and Diagnostics	Freestanding Lab and Physician Office: \$0 copay Outpatient Facility: \$10 copay
X-Ray and Advanced Imaging	X-Rays: \$45 copay Advanced Imaging: \$225 copay
Inpatient Hospital	Days 1-7: \$290/day Days 8-90: \$0/day
Outpatient Surgery (ASC and Facility)	ASC: \$0-\$225 copay Facility: \$0-\$325 copay Minimum copay applies to diagnostic colonoscopies
Worldwide Emergency Room	\$130 copay
Worldwide Urgent Care	\$40 copay
Over-the-Counter (OTC)	\$40 Quarterly Allowance

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 Valor (PPO) (IN)
Routine Dental Services <i>Two (2) routine office visits per year 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 Routine X-Rays: \$0 copay (1/year) Comprehensive*: 50% coinsurance Allowance: Combined (Comprehensive and Preventive) maximum allowance of \$2,000
Routine Vision <i>Save more when you visit a Davis Vision network provider, with lower costs on exams, lenses, and eyewear.</i> <i>Additional savings may apply, and some promotions may not be combined with plan benefits.</i>	Routine Eye Exam: \$0 copay (1/year) Routine Eyewear: A \$100 allowance is available toward the purchase of any non-Medicare-covered vision materials such as frames, lenses, or contacts.
Routine Hearing	Routine Office Visit: \$0 copay Includes one (1) routine hearing exam and two (2) hearing aids (one per ear per year): TruHearing Advanced – \$699; Premium – \$999. \$500 allowance IN/OON for any other hearing aid
Inpatient Psychiatric Stay	Days 1-6: \$260/day \$1,560 OOP Max/year
Outpatient Mental Health/ Psychiatric Therapy	\$5 copay
SilverSneakers	Covered in Full
Part B Diabetic Supplies/ Diabetic Monitors	0% coinsurance**

Have questions along the way?

Reach out to your local Licensed Highmark Medicare Advisor or stop by your local Medicare Center for an in-person visit.

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).