

Get more benefits than Original Medicare

2027

- Prescription drug coverage
- Dental & Vision coverage
- Over-the-counter products allowance
- Fitness program
- Support for caregivers
- And more



Blue Medicare AdvantageSM guide

Not all benefits available on all plans. See plan for details.

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Get more with Medicare Advantage from Blue Cross NC

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) Medicare Advantage plans give you more benefits than Original Medicare for a low (or no) additional premium.¹ Each plan is built on the Blue Cross NC network of over 80,000 doctors and facilities, so you're never far from covered care.²

2027 Blue Medicare Advantage plan highlights



\$0 plan premium

For select plans in all 100 NC counties¹



Part B Premium Reduction

Up to \$51 toward your Part B premium each month – up to \$612 per year³



Dental services

Up to \$2,000 combined allowance for preventive and comprehensive services^{4, 5}



Vision services

\$0 routine eye exam and up to \$300 per year vision allowance⁴



Hearing services

\$0 routine hearing exam and \$499–\$999 copay for hearing aids^{4, 6}



Preventive services

\$0 Medicare-approved routine exams, including your Medicare Annual Wellness Visit, mammograms, colorectal screenings, and more



Prescription drug coverage

Medicare Part D drug benefits are built right in – no need to purchase additional coverage⁷



Fitness program

Our plans include access to thousands of participating gyms, live online classes, on-demand videos, and mobile app workouts through SilverSneakers^{® 4, 8}



Over-the-counter (OTC) products allowance

\$20–\$100 per quarter for OTC medications and other qualifying health products^{4, 9}



Support for caregivers

Live and online support for those caring for their loved ones⁴



Post-discharge recovery meals

Two meals per day for 7 days after discharge from a hospital or qualifying facility⁴



Personal emergency response system

A wearable device to connect you to emergency services⁴

Note: Not all benefits are available on all plans. See the chart on the next page for additional details.



2027 Plan benefit highlights

	Blue Medicare HMO SM	Blue Medicare HMO-POS SM	
In-network benefits:	Essential	Medical Only	Essential Plus
Monthly premium ¹ :	\$0	\$0	\$0
Part B Premium Reduction ³ :	\$36; \$51 per month	\$35 per month	N/A
Dental services (Preventive & other services):	N/A	\$2,000 combined allowance ⁴	Limited preventive and comprehensive benefits
Routine eye exam:	N/A	\$0 copay	\$0 copay
Hearing services ⁶ :	\$499–\$999 hearing aids	\$499–\$999 hearing aids	\$499–\$999 hearing aids
Primary doctor visit:	\$5; \$10 copay	\$0 copay	\$0; \$5 copay
Specialist doctor visit (No referral required):	\$50 copay	\$25 copay	\$30–\$60 copay
Prescription drug coverage ⁷	Covered	Not covered	Covered
Over-the-counter products allowance ⁹ :	Not covered	\$100 quarterly	N/A
Support for caregivers:	✓	✓	✓
Personal emergency response system:	✓	✓	✓

Key: ✓ Included

Get ready to enroll on October 15!

We're here for you. Let's chat about your options today!

Call: 855-258-3079 (TTY: 711)

Hours: 7 days a week, 8 AM to 8 PM ET

Visit: BlueCrossNC.com/Enroll-MA-2027

For Blue Cross NC locations and appointments:
BlueCrossNC.com/Locations

Or contact your Blue Cross NC Authorized Independent Agent



- 1 The federal government requires all Medicare Advantage members to continue paying their Part B premium. Premiums may vary by region. See the plan for details.
- 2 Blue Cross NC Provider Internal Data, May 2026.
- 3 You must pay your own Part B premium to be eligible for the reduction. You cannot receive Medicaid or any other assistance from a health program that could potentially pay your Part B premium. If you also receive a Part B giveback from a secondary plan, you can receive both reductions up to – but not exceeding – the total amount of your Part B premium.
- 4 On select plans.
- 5 Certain limits apply. For services obtained out-of-network, you will be responsible for 20% of preventive services and 40% of comprehensive services plus any additional costs up to the provider billed amount. Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please see Evidence of Coverage for more information.
- 6 One per ear per year. Must use designated providers.
- 7 Prescription drug coverage is included on all Blue Medicare plans except Blue Medicare Medical Only (HMO-POS) and Freedom+ (PPO).
- 8 Participating locations (PL) are not owned or operated by Tivity Health, Inc. or its affiliates and use of PL facilities is limited to their terms and conditions of basic membership. Inclusion of specific PLs is not guaranteed and their facilities may vary. Blue Cross NC contracts with independent companies to provide supplemental benefits. Those companies are responsible for the services they provide. They do not provide Blue Cross or Blue Shield products or services. All other marks and names are the property of their respective owners.
- 9 Must use designated retailers. Amount does not roll over quarter-to-quarter.

Blue Cross and Blue Shield of North Carolina is an HMO, HMO-POS, PPO, and PDP plan with a Medicare contract. Enrollment in Blue Cross and Blue Shield of North Carolina depends on contract renewal. Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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