2026 Medicare Advantage Plans

Monthly premiums as low as **$0** and a Medicare **Part B premium reduction** benefit! **More coverage, more benefits, and more opportunities for healthy living - but with less hassle.**

The enclosed plan information applies to the following counties: Adams, Franklin, and York.

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Capital

Capital Blue Cross
Medicare

Capital Blue Cross is an Independent Licensee of the Blue Cross Blue Shield Association.

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More options. Less settling.

For more than 85 years, Capital Blue Cross has been improving the health and well-being of our members and the communities we serve. We're proud of our long-standing reputation for exceptional customer service and easy access to high-quality healthcare. Rooted in Central Pennsylvania and the Lehigh Valley, backed by national strength, we go the extra mile for you.

That's why you can trust Capital Blue Cross Medicare. You'll get more of what you want and less of what you don't. **More coverage, more benefits, more opportunities for healthy living — but with less hassle.**

More coverage

- Monthly premiums as low as $0.
- $0 medical deductible on most plans.
- $0 copay for PCP visits.
- $0 copay for in-network lab services.
- Prescription drug copays as low as $0.
- $0 copay for virtual care visits.

More benefits

- Annual allowance for dental and vision.
- Hearing aid copay options.
- Quarterly allowance for over-the-counter (OTC) drugs and supplies.
- National network for PPO members.
- Local member support.
- Medicare Part B premium reduction options.

Call **800.990.4201 (TTY: 711)** to review your Medicare options and learn how you can get more coverage with less hassle.

More opportunities for healthy living

- $0 copay for annual routine physical exam and Medicare-covered preventive services.
- No-cost SilverSneakers® fitness program featuring a wide range of in-person and digital experiences.
- Member rewards program for completing health and wellness activities.
- No-cost diabetes prevention, management, and reversal programs.
- Blue365®* program offers savings on personal care items, nutrition, and fitness.

Part B premium reduction benefit

Plan options are available that can help you lower your monthly Medicare Part B premium. For example, you can save $282 in 2026 in Part B premium on the Capital Blue Cross Value (PPO).

Benefit highlights

Travel

PPO members enjoy added peace of mind with the same level of coverage and protection nationwide from any participating Blue Cross Blue Shield Medicare Advantage PPO provider. Call **800.810.BLUE** or go to **BCBS.com** to find participating providers outside of Capital's service area.

Fitness

SilverSneakers has something for everyone, no matter your fitness level or ability. It's more than a fitness program. It's a fitness and lifestyle benefit that gives you the opportunity to connect with your community, make friends and stay active. To learn more, go to **SilverSneakers.com**.

Over-the-counter allowance

Every quarter, members receive an over-the-counter (OTC) benefit allowance to purchase nonprescription health and wellness products. Choose home delivery by ordering online, by phone, or by mail. You can also shop at a network retailer using your My Flex Benefit Card. You'll automatically receive your card in the mail when you enroll. It's easy to use – just swipe it at participating retailers when you pay and your purchase amount will be deducted from your available allowance. For a list of network retailers, go to MyFlexBenefitCard.com or call **855.643.8330**.

What do you know about Medicare?

Original Medicare

Original Medicare consists of Part A and Part B. Original Medicare covers only about 80 percent of your medical expenses and doesn't include prescription drug coverage.

Part A is hospital coverage.

Part A helps cover inpatient hospital care, critical access hospitals, and skilled nursing facilities.

Part B is medical coverage.

Part B helps cover medical services like doctors' services and outpatient care.

The other parts of Medicare

Part C is also known as Medicare Advantage.

Part C is provided by Medicare Advantage plans like Capital Blue Cross and includes all of Part A and Part B, as well as extra benefits like dental, vision, and hearing.

Part D is prescription drug coverage.

Part D is designed to help lower your prescription drug costs. Part D is available in standalone plans or may be included with a Medicare Advantage plan.

Medicare Advantage plans for every budget

How does a Medicare Advantage plan work?

Also known as Medicare Part C, Medicare Advantage plans offered through private insurers like Capital Blue Cross provide members with Medicare Part A and Part B coverage, plus extra benefits that Original Medicare does not provide.

Unlike Original Medicare, Capital Blue Cross Medicare Advantage is a comprehensive plan that covers hospital, medical, and prescription drug expenses. It's an easy-to-use plan that gives you all your coverage in one place.

How do HMO and PPO plans differ?

With a Health Maintenance Organization (HMO) plan, your Primary Care Physician (PCP) acts as a gatekeeper and advocate for your care. You don't need referrals, but you must use providers that participate in the plan's provider network.

With a Preferred Provider Organization (PPO) plan, you have the freedom to see the doctors you choose, also without the need for referrals. Plus, you have access to one of the largest networks of hospitals, physicians, and medical professionals in central Pennsylvania and the Lehigh Valley – with a national network that has you covered when you're away from home.

Who is eligible?

1. You must have both Medicare Part A and Part B.
2. You must be a permanent resident of one of the following counties: Adams, Berks, Centre, Columbia, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, or York.
3. Not all plans are available in all counties. The plans listed below are available in Adams, Franklin, York Counties.

Choose from a broad range of Medicare Advantage plans with prescription drug coverage:

- Capital Blue Cross Value (PPO).
- Capital Blue Cross Basic (PPO).
- Capital Blue Cross Complete (PPO).
- Capital Blue Cross Classic (PPO).
- Capital Blue Cross Prime (PPO).
- Capital Blue Cross Essential (HMO).
- Capital Blue Cross Value (HMO).
- Capital Blue Cross Premier (HMO).

If you need help finding the plan that best fits your personal situation, call us at **800.990.4201 (TTY: 711)**.

Capital Blue Cross PPO and HMO Plans

	Value PPO	Basic PPO	Complete PPO	Classic PPO	Essential HMO
Monthly premium	**$0**	**$20**	**$49**	**$72**	**$177**
Part B premium reduction	$23.50	Not applicable			
Medical deductible	$300	$500	$0		
Maximum out-of-pocket	$9,000	$8,200	$6,600	$6,700	$6,000
Primary care doctor visit	In-network: $0 OON: $0 after deductible		$0 copay		
Specialist care doctor visit	In-network: $30 OON: $30 after deductible	$35 copay	$15 copay	$25 copay	$20 copay

	Preferred pharmacy – 30-day supply				
Deductible	$550 Tiers 3-5	$550 Tiers 3-5	$100 Tiers 3-5	$100 Tiers 3-5	$375 Tiers 3-5
Tier 1: Preferred generic	$0 copay				
Tier 2: Generic	$0 copay				
Tier 3: Preferred brand	16% coinsurance	16% coinsurance	18% coinsurance	$47 copay	19% coinsurance
Tier 4: Non-preferred	39% coinsurance	39% coinsurance	40% coinsurance	44% coinsurance	40% coinsurance
Tier 5: Specialty	26% coinsurance	26% coinsurance	31% coinsurance	31% coinsurance	28% coinsurance
Insulin	$35 copay or 25% coinsurance (whichever is less)				

Not all plans are available in all areas. The plan preview above shows the plans that are available in Adams, Franklin, and York Counties.
This is not a complete list of benefits. For more details, refer to the Summary of Benefits. For a complete description of plan benefits, exclusions, limitations, and conditions of coverage, see the Evidence of Coverage.

Tips for selecting your plan:

- Consider your personal budget and the monthly premium amounts. Remember — in addition to the plan premium, you must continue to pay your Medicare Part B premium.
- Make sure your doctors and health care providers are in the Capital Blue Cross provider network.
- Be aware of your cost share for each type of provider you may need to visit.
- Remember that the maximum out-of-pocket amount is the most that you will pay out-of-pocket for covered medical services.

Capital Blue Cross PPO and HMO Plans

	Prime PPO	Value HMO	Premier HMO
Monthly premium	**$177**	**$58**	**$86**
Part B premium reduction	Not applicable		
Medical deductible	$0		
Maximum out-of-pocket	$6,700	$6,500	$5,000
Primary care doctor visit	$0 copay		
Specialist care doctor visit	$25 copay	$20 copay	$15 copay

Preferred pharmacy – 30-day supply			
Deductible	$100 Tiers 3-5		
Tier 1: Preferred generic	$0 copay		
Tier 2: Generic	$0 copay		
Tier 3: Preferred brand	$47 copay	$47 copay	$47 copay
Tier 4: Non-preferred	$100 copay	37% coinsurance	$100 copay
Tier 5: Specialty	31% coinsurance	31% coinsurance	31% coinsurance
Insulin	$35 copay or 25% coinsurance (whichever is less)		

Not all plans are available in all areas. The plan preview above shows the plans that are available in Adams, Franklin, and York Counties.
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Tips for selecting your plan:

- Make sure your medications are part of the drug formulary, a list of drugs covered by your plan. The list includes both brand name and generic drugs.
- Make sure your pharmacy is in the pharmacy network or consider mail order.
- Know the tier your drugs belong to, as it will give you a better understanding of cost-share.

Important Medicare enrollment dates

Oct. 1 – Oct. 14

Pre-enrollment

You can begin shopping and comparing plans so you know your options and are ready to enroll when the Annual Enrollment Period (AEP) begins.

Oct. 15 – Dec. 7

Annual Enrollment Period

If you're eligible, you can enroll in, switch, or drop coverage in a Medicare Advantage plan.

Jan. 1 – Mar. 31

Open Enrollment Period

Medicare Advantage members can return to original Medicare or select a different Medicare Advantage plan during this time.

Apr. 1 – Oct. 14

Plan changes are limited to beneficiaries with a Special Enrollment Period (SEP). An example of an SEP is loss of employer coverage. For a list of SEPs, go to **Medicare.gov** or call us to learn if you may qualify. SEPs can also occur during other times of the year.

How to enroll

You may enroll in a Medicare Advantage plan only during certain times of the year. Contact us for details. There are a number of ways to enroll:

Call us

To enroll by phone or to schedule an in-person appointment with a licensed agent, call toll-free at **800.990.4201 (TTY: 711)**.

Mail

Complete a paper enrollment form and return using the postage paid envelope (if provided) or mail to:

Medicare Programs
PO Box 779827
Harrisburg, PA 17177-9827

Please do not send cash or a check with your enrollment form.

Enroll online

Enroll at **CapitalBlueMedicare.com**.

Medicare beneficiaries can also enroll in a Capital Medicare Advantage plan through the CMS Online Enrollment Center at **Medicare.gov**.

Capital Blue Cross Connect

Visit a Capital Blue Cross Connect health and wellness center.
Go to **CapitalBlueCrossConnect.com** for hours and locations.

Local sales agent

Contact your local sales agent to help you find and enroll in the Capital Blue Cross Medicare plan that's right for you. If you need help finding an agent in your area, call us at **800.990.4201 (TTY: 711)**.

What to expect when you enroll as a new member

1. We'll send you an **enrollment request receipt letter** to confirm that we have received your enrollment request.

2. Once Medicare has approved your enrollment in the plan, we will send you an **enrollment verification letter**.

3. We may attempt to reach you by phone for a **welcome call** to make sure you have everything you need and to see if you have any questions about your coverage. We want to make sure you get the most from your health coverage, and we're looking forward to speaking with you!

4. Your **Capital Blue Cross ID card** and **welcome guide** will be sent to you by mail. Remember to show your ID card to your healthcare provider to ensure prompt processing of claims. This is the card you will use for your over-the-counter supplies.

5. After enrolling in a Capital Blue Cross Medicare plan, you'll receive a **My Flex Benefit Card** separately from your Capital Blue Cross ID card.

Member Services

Help is just a phone call away. We are proud to be your local health plan with local customer service.

PPO members: 866.987.4213 (TTY: 711) or **MedicareAdvantagePPO@capbluecross.com**.

HMO members: 800.779.6962 (TTY: 711) or **MedicareAdvantageHMO@capbluecross.com**.

Hours:
October 1 - March 31: Monday - Sunday, 8:00 AM - 8:00 PM.
April 1 - September 30: Monday - Friday. 8:00 AM - 8:00 PM.
After these hours, please leave a message on our secure voice messaging system.

Visit us at Capital Blue Cross Connect

At Capital Blue Cross Connect, our focus is on you and your health. We do more than just help you understand your health plan — we offer many healthy activities and resources, most of which are free for members.

Health and wellness support — Schedule an appointment with a certified health coach for important screenings (blood pressure, cholesterol, blood sugar, and more), personal training sessions, or wellness and health education consultations.

Special seminars — From cooking classes to weight loss, we offer a number of wellness workshops to help you be your healthy best.

Fitness classes — Take virtual fitness classes and improve your overall strength, flexibility, and mobility. We offer fitness classes for every age and stage of life. Sign up for a free virtual class today!

On-site representatives — Sit down with a licensed insurance representative and learn about your specific healthcare coverage.

To learn more or to schedule an appointment, go to **CapitalBlueCrossConnect.com** or call us at **855.505.2583 (TTY: 711)**.

Locations

Allentown
1221 Hamilton Street
Allentown, PA 18102

Chambersburg
WellSpan Health Campus
12 St. Paul Drive
Chambersburg, PA 17201

Enola
Hampden Marketplace
4500 Marketplace Way
Enola, PA 17025

Saucon Valley
Promenade Saucon Valley
2845 Center Valley Parkway
Center Valley, PA 18034

York
Apple Hill Medical Center
25 Monument Road
York, PA 17403

CapitalBlueCrossMedicare.com

Capital

* The Blue365® program is brought to you by the Blue Cross Blue Shield Association. The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and/or Blue Shield Companies. Blue365 offers access to savings on health and wellness products and services and other interesting items that members may purchase from independent vendors, which are different from covered benefits under your policies with Capital Blue Cross and its family of companies, its contracts with Medicare, or any other applicable federal healthcare program.

† SilverSneakers® is a program of Tivity Health, Inc. On behalf Capital Blue Cross, Tivity Health, Inc. assists in the administration of this fitness program. Tivity Health, Inc. is an independent company.

Capital Blue Cross is an HMO, PPO Plan with a Medicare Contract. Enrollment in Capital Blue Cross depends on contract renewal. Capital Blue Cross is an independent licensee of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

This information is not a complete description of benefits. Call 866.987.4213 (TTY: 711) for more information on PPO plans. Call 800.779.6962 (TTY: 711) for more information on HMO plans. Customer Service is available 8:00 AM ET – 8:00 PM ET, Monday – Friday (with extended hours October 1 – March 31).

Out-of-network/non-contracted providers are under no obligation to treat Capital Blue Cross 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.

Every year, Medicare evaluates plans based on a 5-Star rating System.

Language assistance
To talk to an interpreter in your language at no cost, call 1-866-987-4213 (TTY: 711).
Para hablar con un intérprete de forma gratuita, llame al 1-866-987-4213 (TTY: 711).
欲免费用本国语言洽询传译员，请拨电话1-866-987-4213 (TTY: 711).
Để nói chuyện với thông dịch viên bằng ngôn ngữ của quý vị không phải mất phí, xin gọi 1-866-987-4213 (TTY: 711).
Для бесплатного разговора с переводчиком на своем языке, позвоните по тел.: 1-866-987-4213 (TTY: 711).
Fa koschdefrei schwetze mit me dolmetscher in deinre Schrooch, ruf 1-866-987-4213 uff (TTY: 711).
무료 전화 통역 서비스 1-866-987-4213 (TTY: 711).
Per parlare con un interpete nella vostra lingua gratis, chiami 1-866-987-4213 (TTY: 711).
للتحدث مجانًا إلى مترجم للغتك، يرجى الاتصال ب 1-866-987-4213
(الهاتف النصي: 711)
Pour parler à un interpréter dans votre langue sans charges, téléphoner à 1-866-987-4213 (TTY: 711).
Um in Ihrer Sprache gebührenfrei mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-866-987-4213 an (TTY: 711).
ગુજરાતીમા જોડે વાત કરવા, 1-866-987-4213 (TTY: 711) પર ફોન કરો.
Aby porozmawiac z tlumaczem w jezyku polskim, prosze zadzwonic na numer darmowy telefonu 1-866-987-4213 (TTY: 711).
Pou pale avèk yon entèprèt nan lang ou grastis, rele nan 1-866-987-4213 (TTY: 711).
ដើម្បីនិយាយជាមួយអ្នកបកប្រែភាសារបស់អ្នកដោយមិនគិតថ្លៃ សូមហៅទៅកាន់ 1-866-987-4213 (TTY: 711).
Para falar com um intérprete em seu idioma de graça, ligue para 1-866-987-4213 (TTY: 711).