

2026 Plan Highlights

The all-in-one, flexible Medicare Advantage plan that's made for Alabamians



Blue Advantage® COMPLETE (PPO)

Blue Advantage Complete (PPO) includes Original Medicare (Parts A and B), along with prescription drug coverage and many extra benefits:

- ✓ \$0 Tier 1 drug copay at Retail and Home Delivery Pharmacies
- ✓ 100% of Alabama hospitals and 90% of doctors statewide are in our network¹
- ✓ No referral required for doctors, specialists or hospitals
- ✓ Dental – \$500 comprehensive and preventive dental allowance per calendar year
- ✓ Vision – \$100 eyewear allowance per calendar year
- ✓ TruHearing® services²
- ✓ AirMed International³
- ✓ 24-Hour Nurse Hotline

¹ Doctors refers to Medicare participating providers. Source: BCBSALMedicare.com/whybcbsal

² All content ©2025 TruHearing, Inc. All Rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. Savings and retail pricing based on a survey of national average hearing aid prices of equivalent aids compared to pricing for TruHearing-branded aids. Actual savings may vary. Follow-up provider visits included for one year following hearing aid purchase. Free battery offer is not applicable to the purchase of rechargeable hearing aid models. Three-year warranty includes repairs and one-time loss and damage replacement. Hearing aid repairs and replacements are subject to provider and manufacturer fees. For questions regarding fees, contact a TruHearing Hearing Consultant. TruHearing® is an independent company offering exclusive hearing aid savings for Blue Cross and Blue Shield of Alabama members.

³ Air medical transport services are provided through a contract with AirMed International, LLC, an independent company that does not provide Blue Cross and Blue Shield of Alabama products. Blue Cross is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical services terminate if coverage by your health plan ends.

⁴ Worldwide Emergency/Urgent Coverage refers to coverage of services outside the United States and its territories. Under this benefit, enrollees may obtain only services that would be classified as emergency and urgently needed services had they been covered in the United States. Members utilizing this benefit may remain enrolled in this plan while temporarily outside the United States or its territories for up to six months. This coverage also includes ambulance services worldwide. In-network copays will apply for each covered worldwide emergency/urgent service received.

⁵ Cost shown applies when obtained through a pharmacy. Only the Ascensia (Contour) and Abbott (Freestyle) blood glucose meters and test strips are covered. Test strips are limited to 204 per 30 days. Only Dexcom and Abbott (Freestyle) continuous glucose monitors are covered. All receivers, transmitters and sensors are subject to quantity limits.

⁶ Prime Therapeutics LLC is an independent company that provides pharmacy solutions for Blue Cross and Blue Shield of Alabama members. Express Scripts Pharmacy, Walgreens Mail Service and Amazon Pharmacy are independent companies providing mail pharmacy services to members of Blue Cross and Blue Shield of Alabama.

⁷ We are available Monday – Friday, 8 a.m. – 8 p.m. CST. From October 1 to March 31, the hours of operation are Monday – Sunday, 8 a.m. – 8 p.m. CST. You may be required to leave a message for calls made after hours, weekends and holidays. Calls will be returned the next business day.

Blue Advantage is a PPO with a Medicare contract. Enrollment in Blue Advantage (PPO) depends on contract renewal. Blue Advantage (PPO) is provided by Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association.

Plan available in the following counties: Autauga, Barbour, Blount, Bullock, Butler, Calhoun, Chambers, Cherokee, Choctaw, Clarke, Clay, Cleburne, Coffee, Colbert, Conecuh, Coosa, Covington, Crenshaw, Cullman, Dale, Dallas, DeKalb, Elmore, Escambia, Etowah, Fayette, Franklin, Geneva, Greene, Hale, Henry, Houston, Jackson, Lamar, Lauderdale, Lawrence, Lee, Limestone, Lowndes, Macon, Madison, Marengo, Marion, Marshall, Monroe, Montgomery, Morgan, Perry, Pickens, Pike, Randolph, Russell, St. Clair, Sumter, Talladega, Tallapoosa, Tuscaloosa, Washington, Wilcox, Winston

Blue Advantage COMPLETE:	
Monthly Plan Premium	\$35.50
Primary Care Doctor (copay per visit)	\$5
Specialist (copay per visit)	\$30
Telehealth (copay per visit)	\$5 – \$140
Lab Services	\$0
X-rays	\$15
Diagnostic Radiology (MRI, CT scans)	\$95
Outpatient Hospital	\$0 – \$315
Outpatient Ambulatory Surgical Center	\$0 – \$265
Physical, Occupational, and Speech Therapy Sessions	\$30
Ambulance Services	\$420 per one-way trip
Inpatient Hospital Stay (Acute and Psychiatric) Per admission	\$290 per day for days 1-7 \$0 per day for day 8 through patient discharge date (Psychiatric Stay up to 190 day lifetime limit)
Skilled Nursing Facility (prior hospital stay not required)	\$0 per day for days 1-20 \$218 per day for days 21-100
Medicare Part B Drugs (injectable and infused drugs like chemo, etc.)	20% coinsurance
Emergency Room Visit	\$130 (waived if admitted within 24 hours)
Worldwide Emergency/ Urgent Coverage ⁴	\$50,000 annually; no deductible; cost sharing applies
Diabetic Supplies (Blood glucose meters, test strips, and continuous glucose monitors ⁵)	\$0
Annual Routine Vision Exam and Annual Routine Hearing Exam	\$0 Must use a TruHearing [®] network provider for routine hearing exam
Hearing Aids ²	\$499/\$699/\$999 per aid (Standard/Advanced/Premium) One TruHearing aid per ear, per year
MOOP (Maximum Out-Of-Pocket) Amount	\$5,900 in-network \$9,500 combined in/out-of-network

2026 PRESCRIPTION DRUG BENEFITS:	
Deductible	\$200 (For Tiers 4 and 5)
Part D Drug Copays (\$) / Coinsurance (%) 30-day supply at in-network pharmacies	Tier 1 Preferred Generic... \$0 Tier 2 Generic \$20 Tier 3 Preferred Brand \$47 Tier 4 Non-Preferred Drug 47% Tier 5 Specialty 30%
Formulary Insulins	No more than \$35
After your yearly out-of-pocket costs reach \$2,100, you pay \$0 for the rest of the calendar year.	

MAXIMIZING YOUR BLUE ADVANTAGE DRUG COVERAGE

A large pharmacy network

There is a large selection of network pharmacies in Alabama and over 55,000 pharmacies nationwide that make it convenient for you to get your prescriptions filled.

Extended Day Supply Savings

Get up to a 100-day supply for the cost of two copays on Tier 1, 2 and 3 medications.

Home delivery pharmacy service⁶

Get your routine medication without leaving your home! Services are offered through many of our in-network pharmacies or by mail through Walgreens Mail Service, Amazon Pharmacy or Express Scripts Pharmacy.

Visit [BCBSALMedicare.com/MyPharmacies](https://www.bcbsalmedicare.com/MyPharmacies)

for a list of pharmacies near you.

Medicare Prescription Payment Plan

A payment option that is designed to help manage your out-of-pocket drug costs by spreading them across the calendar year (January–December) in monthly payments. This payment option might help you manage your monthly expenses, but it doesn't save you money or lower your drug costs.

Have questions or need help enrolling?

Our team is here to guide you!

Call **1-855-978-5243 (TTY 711)**,

8 a.m. – 8 p.m. CST⁷

Or visit us online at

[BCBSALMedicare.com](https://www.bcbsalmedicare.com) anytime!



BlueCross BlueShield
of Alabama

We cover what matters.

Let Blue work for you.