

Benefits may not be available in all plans. Consult your Summary of Benefits for complete information. The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits and provider network, premium and/or co-payments/co-insurance may change on January 1 of each year.

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Medicare Advantage Plan Notice:

In Illinois, HMO, HMO-POS and PPO plans are available in Cook, DuPage, Kane and Will counties.

In New Mexico, HMO, HMO-POS and SNP plans available in Bernalillo, Sandoval, Torrance, and Valencia counties. PPO plans are available in Bernalillo, Cibola, Guadalupe, Los Alamos, Mora, Rio Arriba, San Miguel, Sandoval, Santa Fe, Socorro, Torrance, and Valencia counties. Lovelace Medicare Plans provided by BCBSNM are available in Bernalillo, Chaves, Cibola, Eddy, Lea, Lincoln, Otero, Rio Arriba, San Miguel, Sandoval, Santa Fe, Taos, Torrence, and Valencia.

In Oklahoma, HMO and HMO-POS plans are available in Canadian, Cleveland, Creek, Grady, Lincoln, Logan, Mayes, McClain, Muskogee, Oklahoma, Okmulgee, Payne, Pottawatomie, Rogers, and Tulsa counties. PPO plans are available in Canadian, Cleveland, Comanche, Garfield, Grady, Lincoln, Logan, McClain, Oklahoma, and Pottawatomie counties.

In Texas, HMO plan is available in Chambers, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery, and Orange counties. PPO plans are available in Bastrop, Burnet, Caldwell, Collin, Dallas, Denton, Fayette, Fort Bend, Harris, Hays, Lee, Montgomery, Tarrant, Travis, and Williamson counties.

Blue Cross Medicare Advantage HMO and HMO-POS plans in Illinois and New Mexico and PPO plans in Illinois, New Mexico, and Oklahoma are provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). Blue Cross Medicare Advantage PPO plans in Texas are provided by HCSC Insurance Services Company (HISC). Blue Cross Medicare Advantage HMO plans in Texas are provided by GHS Insurance Company (GHS). Blue Cross Medicare Advantage HMO and HMO POS plans in Oklahoma are provided by GHS Health Maintenance Organization, Inc. d/b/a BlueLincs HMO (BlueLincs) and by GHS Managed Health Care Plans, Inc. (GHS-MHC). HCSC, HISC, GHS, GHS-MHC, and BlueLincs are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC, GHS, GHS-MHC, and BlueLincs are Medicare Advantage organizations with a Medicare contract. Enrollment in Blue Cross Medicare Advantage plans depends on contract renewal.