

2026



Get more benefits than Original Medicare

- Prescription drug coverage
- Dental & Vision coverage
- Over-the-counter products allowance
- Non-emergency medical transportation
- Support for caregivers



**BlueCross BlueShield
of North Carolina**

Blue Medicare AdvantageSM

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,² so you're never far from covered care.

2026 Blue Medicare Advantage plan highlights

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|---|--|
| <p> \$0 plan premium^{1,10}
For select plans in all 100 NC counties.</p> | <p> Over-the-counter (OTC) products allowance
\$20–\$100 per quarter for OTC medications and other qualifying health products.⁹</p> |
| <p> Part B Premium Reduction
Up to \$62.50 toward your Part B premium each month – up to \$750 per year.³</p> | <p> Non-emergency medical Transportation
12 one-way rides each year to health-related locations.</p> |
| <p> Dental services
Up to \$2,000 combined allowance for preventive and comprehensive services.⁴</p> | <p> Support for caregivers
Live and online support for those caring for their loved ones.</p> |
| <p> Vision services
\$0 routine eye exam⁵ and up to \$300 per year vision allowance.</p> | <p> Post-discharge recovery meals
Two meals per day for 14 days after discharge from a hospital or qualifying facility.</p> |
| <p> Hearing services
\$0 routine hearing exam and \$499–\$999 copay for hearing aids.⁶</p> | <p> In-home support services
Non-medical activities of daily living, such as bathing, toileting, mobility and respite care.</p> |
| <p> Preventive services
\$0 Medicare-approved routine exams, includes your Medicare Annual Wellness Visit, mammograms, colorectal screenings and more.</p> | <p> Personal emergency response system
A wearable device to connect you to emergency services.</p> |
| <p> Prescription drug coverage
Medicare Part D drug benefits are built right in – no need to purchase additional coverage.⁷</p> | |
| <p> Fitness program
Our plans include access to thousands of participating gyms, live online classes, on-demand videos and mobile app workouts through SilverSneakers®.⁸</p> | |

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



2026 Plan benefit highlights

In-network benefits:	Blue Medicare HMO SM		Blue Medicare HMO-POS SM			Blue Medicare PPO SM
	Choice	Essential	Medical Only	Essential Plus	Enhanced (HMO-POS)	Enhanced (PPO)
Monthly premium ¹⁰ :	\$0	\$0	\$0	\$0	\$30; \$40; \$47	\$35; \$53
Part B Premium Reduction ³ :	N/A	\$42.50-\$62.50 per month	\$35 per month	N/A	N/A	N/A
Dental services (Preventive & other services):	\$0 copay preventive only	\$0 copay preventive only	\$2,000 combined allowance ⁴	\$1,500 combined allowance ⁴	\$2,000 combined allowance ⁴	\$2,000 combined allowance ⁴
Hearing services ⁶ :	\$499-\$999 hearing aids	\$499-\$999 hearing aids	\$499-\$999 hearing aids	\$499-\$999 hearing aids	\$499-\$999 hearing aids	\$499-\$999 hearing aids
Routine eye exam ⁵ :	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Primary doctor visit:	\$0 copay	\$5; \$10 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Specialist doctor visit (No referral required):	\$25 copay	\$45 copay	\$25 copay	\$20-\$40 copay	\$20 copay	\$20-\$30 copay
Part D Rx ⁷ :	Covered	Covered	Not covered	Covered	Covered	Covered
Over-the-counter products allowance ⁹ :	\$25 quarterly	Not covered	\$100 quarterly	\$25-\$49 quarterly	\$20-\$41 quarterly	\$30-\$40 quarterly
Non-emergency medical transportation:	✗	✗	✓	✓	✓	✓
Support for caregivers:	✓	✓	✓	✓	✓	✓
In-home support services:	✗	✗	✓	✓	✓	✓
Personal emergency response system:	✓	✓	✓	✓	✓	✓

Key: ✓ Included ✗ Not 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-2026

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

Or contact your Blue Cross NC Authorized Independent Agent.



- 1 You are still required by the federal government to pay your Part B premium.
- 2 Blue Cross NC Internal Data, May 2025.
- 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 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.
- 5 One per year. Must use designated providers.
- 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).
- 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. You can also use the blanket disclaimer after the one above: 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 property of their respective owners.
- 9 Must use designated retailers. Amount does not roll over quarter-to-quarter.
- 10 Premiums may vary by region. See the plan for details. The federal government requires all Medicare Advantage members to continue paying their Part B premium.

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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