



Steve A., BayCarePlus member

2025 Medicare Decision Guide

Look inside to learn:

- ✓ What you're entitled to as a Medicare beneficiary
- ✓ The options available to you for your health care coverage
- ✓ Ways to save money on your health care costs
- ✓ How to get more benefits at no cost
- ✓ How to save money on your prescription drugs
- ✓ The new 2025 benefits available from **BayCarePlus** Medicare Advantage (HMO)



“One of the biggest things I like about **BayCarePlus® Premier** plan is that I can see a specialist without a referral. There’s a big network to choose from and great primary care physicians. The over-the-counter allowance is also a great perk.”

~ Karl L., **BayCarePlus** member

Having the right health coverage is important. You deserve a Medicare plan you can count on.

Medicare can be overwhelming. You have several options for coverage, and multiple plans and plan types for each option. It's important to take time to review your options carefully, so you don't miss out on important information and savings.

We're here to help. This Decision Guide will explain what your Medicare options are, and why **BayCarePlus** may be a good choice for you. While this guide can help get you started, it's really just the first step. After you've read it, you'll likely have more questions. Our friendly health care advisors are here to help. They can meet with you over the phone, in person or by video chat. You let them know what works for you.



To speak with an advisor: (833) 742-2560 (TTY: 711),
seven days a week, 8am to 8pm*

Understanding Your Medicare Options

As a Medicare beneficiary, you have three options for health and drug coverage. Understanding these options can help you get the best coverage for your needs.

Option 1: Original Medicare (Parts A and B) + Part D Prescription Drug Plan

Original Medicare is the default option for Medicare. It only covers 80 percent of medical costs and doesn't cover prescription drug costs. For that reason, people pair Original Medicare with a separate Part D prescription drug plan. Part D plans are run by private insurance companies and come with monthly premiums.

What you pay: Your monthly Medicare Part B premium and Part D plan premium, regardless of your health care use, plus the remaining 20 percent of medical costs you're responsible for

Option 2: Original Medicare (Parts A and B) + Part D Prescription Drug Plan + Medicare Supplement Plan

Because Original Medicare only covers 80 percent of medical costs, some people choose to add a Medicare Supplement Plan (*also called Medigap*). These plans charge a monthly premium and help cover out-of-pocket costs associated with Original Medicare. Supplements can be expensive, and the premiums vary based on the type of policy you choose, your age and your health. For this option, a separate Part D prescription drug plan is also necessary. And some people also choose to buy separate plans for dental and vision. That means you'll be working with three or more separate insurance plans. For this option, you pay a monthly premium, whether you use your benefits or not.

What you pay: Your monthly Medicare Part B premium, Medicare supplement premium and Part D plan premium, regardless of your health care use



LeeAnne M., BayCarePlus member

Option 3: Medicare Advantage Plan (Part C)

A Medicare Advantage (MA) plan bundles all your care into one plan and includes extra benefits like prescription drugs, dental, vision, hearing and fitness. Unlike the other two options, MA plans operate in a “pay-as-you-go” model. Many of these plans have low or \$0 premiums, and you pay for your health care as you use it in the form of copays or coinsurance. Also unique to MA plans is the maximum out-of-pocket protection (MOOP), which can act as a safety net for members.

What you pay: Your monthly Medicare Part B premium, your MA plan premium (*if applicable*) and any applicable copays or coinsurance as you use your benefits.



“I love everything about BayCarePlus. Especially the over-the-counter benefit and the ability to order online.”

~ Lisa A., BayCarePlus member

Five Things to Know About BayCarePlus

BayCarePlus isn't a typical Medicare plan. We're a part of BayCare, a local leader in health care, and we look at things differently. Here are a few reasons why people like us.

1. We're local and community owned.

BayCare has been part of the greater Tampa Bay area for over 25 years, and we're rooted in this community. We're also not for profit, which means we don't answer to shareholders on Wall Street. You're our shareholder.

2. We're not your typical insurance company.

BayCare is hospitals, doctors, labs, imaging, urgent care, home care and so much more. We're the providers who take care of your health. Who better to help you manage your health care?

3. Our network is extensive.

Unlike other HMOs, our network is strong. We have over 7,000 providers in our network plus 16 BayCare hospitals and over 300 BayCare health care facilities throughout Tampa Bay. But our network is more than just BayCare. It also includes Tampa General, AdventHealth, HCA, Lakeland Regional and more.

4. We simplify your life with all-in-one coverage.

BayCarePlus bundles medical, hospital and prescription drug coverage into one convenient plan. Plus, we add extra benefits like dental, vision, fitness, over-the-counter (OTC) allowances, transportation and more.

5. We strive for excellent customer service.

We're here to help you. Our friendly Member Services team is local and will answer your call with a smile.

A Little Extra Goes a Long Way

In addition to your medical, hospital and Part D prescription drug coverage, **BayCarePlus** members benefit from valuable extras at no additional cost. It's just another way to help you stay healthy while saving you money. Here's a look at just a few of those extra benefits.**



Dental coverage: Our dental coverage includes preventive *and* comprehensive services like routine cleanings, X-rays, fillings, crowns, root canals and more. You can also add our optional supplemental dental benefit and **see any dentist you want.****



Vision coverage: Just like dental, all our members get vision benefits. This includes a \$0 copay for a routine eye exam, and a substantial eyewear allowance. It ranges from \$150 to \$350, based on which plan you choose.



Hearing aids: We offer hearing aid coverage on **all our plans**. Members get access to the latest hearing technology and service from the leader in hearing, TruHearing.



Silver&Fit®: Fitness is a key component to your overall health. With the Silver&Fit Program, members get access to a number of local fitness centers plus online workouts, your choice of home fitness kits and more, at no additional cost.



Over-the-counter supply allowance: Members in certain plans get a quarterly allowance for OTC supplies. Members can shop at participating retail stores like Publix, Walgreens or CVS, online at Walmart.com or they can use our print catalog to choose from hundreds of items like bandages, vitamins, cold medicine, toothpaste and more.

Benefits at a Glance

This table highlights some of the many benefits included in our plans. For more information, call (833) 742-2560 (TTY: 711), seven days a week, 8am to 8pm.*

	BayCarePlus Rewards (HMO) H2235-002	BayCarePlus Complete (HMO) H2235-001	No referrals [†]
Monthly Premium	\$0	\$0	\$49
Part B Premium Reduction	\$134 per month	Not covered	Not covered
Maximum Out-of-Pocket (MOOP) Limit	\$3,900 per calendar year	\$2,000 per calendar year	\$2,900 per calendar year
Annual Deductible	\$0	\$0	\$0
Preventive Care/Screenings	\$0 copay	\$0 copay	\$0 copay
Primary Care Physician Visits	\$0 copay	\$0 copay	\$0 copay
Specialist Doctor Visits	\$25 copay	\$10 copay	\$25 copay
Urgent Care	\$20 copay	\$20 copay	\$20 copay
Emergency Care	\$125 copay	\$125 copay	\$125 copay
Lab Services	\$0 copay	\$0 copay	\$0 copay



Our optional supplemental dental benefit gives you \$4,000 in coverage and lets you see any dentist you want!***

Dental Care	0% coinsurance for covered preventive dental services including oral exams, X-rays and cleanings	0%-50% coinsurance for covered comprehensive dental, depending on the service
	Annual maximum of \$2,000 for comprehensive dental	Annual maximum of \$3,000 for comprehensive dental
Vision Care	\$0 copay for routine eye exam	\$0 copay for routine eye exam
	\$0 copay for a pair of eyeglasses (<i>lenses and frames</i>) or contacts \$150 combined max benefit per calendar year	\$0 copay for a pair of eyeglasses (<i>lenses and frames</i>) or contacts \$300 max benefit for eyeglasses or \$350 max benefit for contact lenses per calendar year
Over-the-Counter (OTC) Allowance	Not covered	\$140 every three months
Hearing Aids	Up to two hearing aids every calendar year (<i>one per ear</i>)	
Transportation	Not covered	16 one-way trips per calendar year
		24 one-way trips per calendar year



BayCareBucks™ Debit Card

BayCarePlus offers a convenient way to access your over-the-counter (OTC) allowance benefit with the BayCareBucks debit card. You can also earn extra money to be put on your card for completing healthy tasks throughout the year with the Healthy Incentives program. Members can use the BayCareBucks debit card to purchase all their OTC items in store or online. Your total quarterly allowance will be automatically loaded to your card and available to use at the beginning of each quarter.

Healthy Incentives Program

Our Healthy Incentives program lets you earn money just by staying healthy. Members on all three BayCarePlus plans can earn up to \$200 in a year to be put onto your BayCareBucks debit card when you complete certain healthy tasks, including:

- Complete an annual wellness visit with your PCP (*within six months of effective date*): \$50
- Get your flu shot: \$10
- Have a colorectal screening (*if applicable*): \$25
- Get a breast cancer screening (*if applicable*): \$50
- Complete an A1C test (*as indicated by your PCP*): \$30
- Have a diabetic eye exam (*if applicable*): \$35

All the above incentives are limited to once per year. Money earned for completed tasks will be automatically loaded to your BayCareBucks debit card and can be used for groceries only. This benefit will expire one year from the date of issuance, if not used.

Prescription Drug Coverage Included

Prescription drugs can be expensive but with BayCarePlus, you get drug coverage included on all plans with \$0 deductibles and copays as low as \$0. And starting in 2025, your annual Part D out-of-pocket costs will be capped at \$2,000.



Take the next step.

Contact us to get more plan details or to enroll.
We're here to answer your questions.

(833) 742-2560* | [BayCare.org/Decide](https://www.baycare.org/Decide)

[^]You may reach a messaging service on weekends from April 1 through September 30 and holidays. Please leave a message, and your call will be returned the next business day.

^{**}Benefits vary by plan. See the Evidence of Coverage.

^{***}The Delta Dental plan will pay benefits for covered services provided by a nonparticipating provider. However, a nonparticipating provider may charge you more than the maximum plan allowance payable under this Medicare Advantage plan and you'll be responsible for all cost-sharing charges. See the Evidence of Coverage for full details.

[†]Referrals are required for home health services, and occupational, speech and physical therapies.

BayCare Select Health Plans is an HMO plan with a Medicare contract. Enrollment in BayCare Select Health Plans depends on contract renewal. BayCare Select Health Plans complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.



BayCare Plus[®]

Medicare Advantage

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See What's New in 2025

Here's the information you requested.