2026 Florida Blue Medicare Benefits Preview

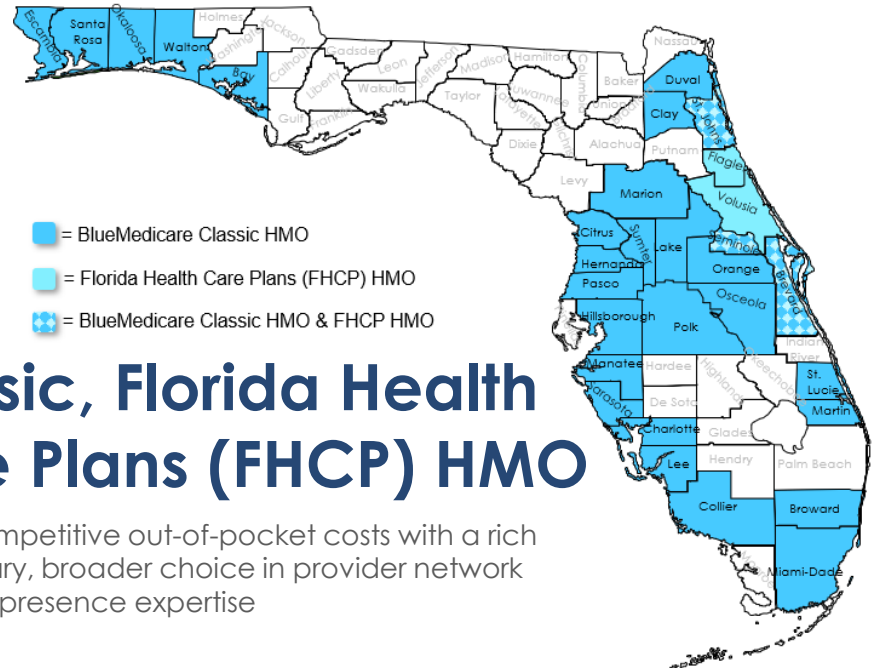
Florida Blue
Your Health Solutions Partner

MEDICARE

2026 Growth Focus Plans

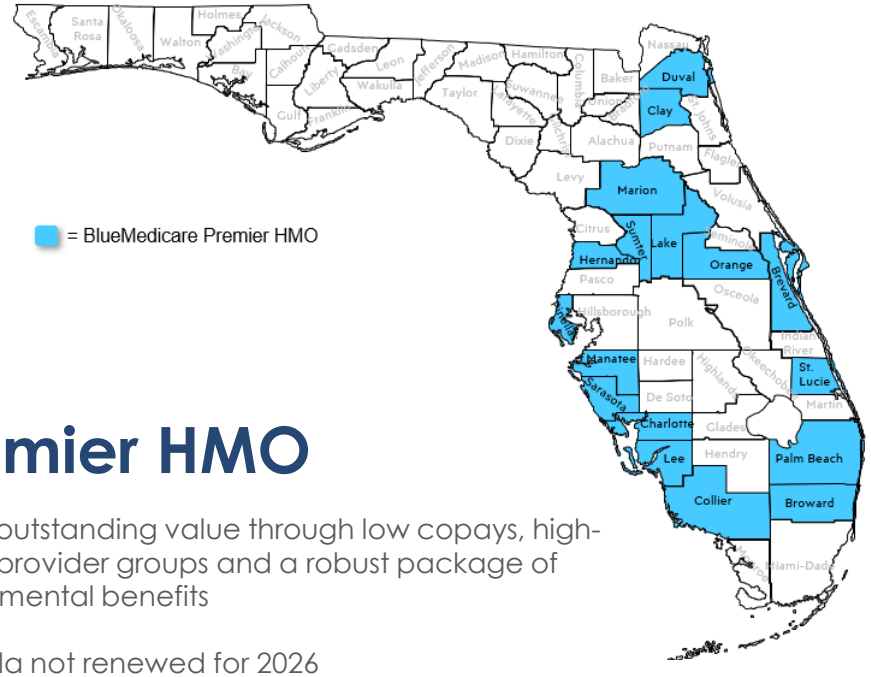
BlueMedicare Patriot PPO	BlueMedicare Premier / Preferred HMO	BlueMedicare Value PPO	Medicare Supplement
• Available statewide	• Lake, Marion & Sumter • Hillsborough & Polk • Palm Beach • Charlotte, Collier, Lee, Manatee & Sarasota	• Lake, Marion & Sumter • Hillsborough & Polk • Charlotte & Lee	• Available statewide

HMOs



Classic, Florida Health Care Plans (FHCP) HMO

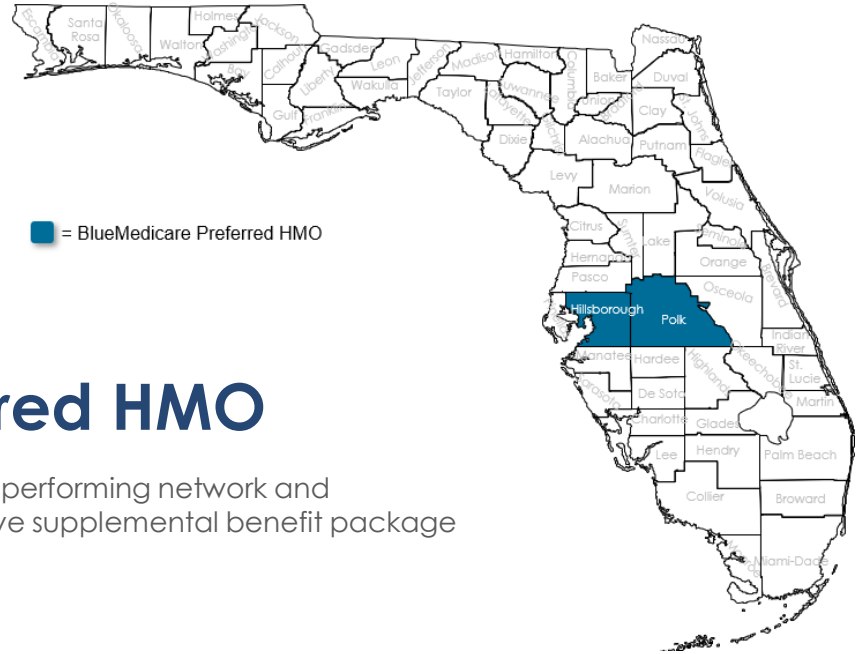
Blends competitive out-of-pocket costs with a rich Rx formulary, broader choice in provider network and local presence expertise



Premier HMO

Offers outstanding value through low copays, high-touch provider groups and a robust package of supplemental benefits

Osceola not renewed for 2026

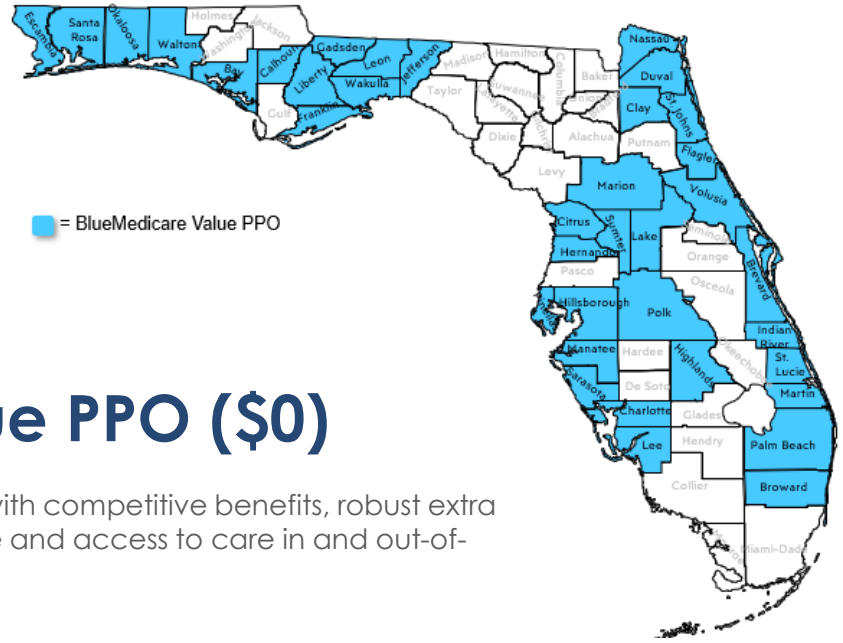


Preferred HMO

Curated high performing network and comprehensive supplemental benefit package

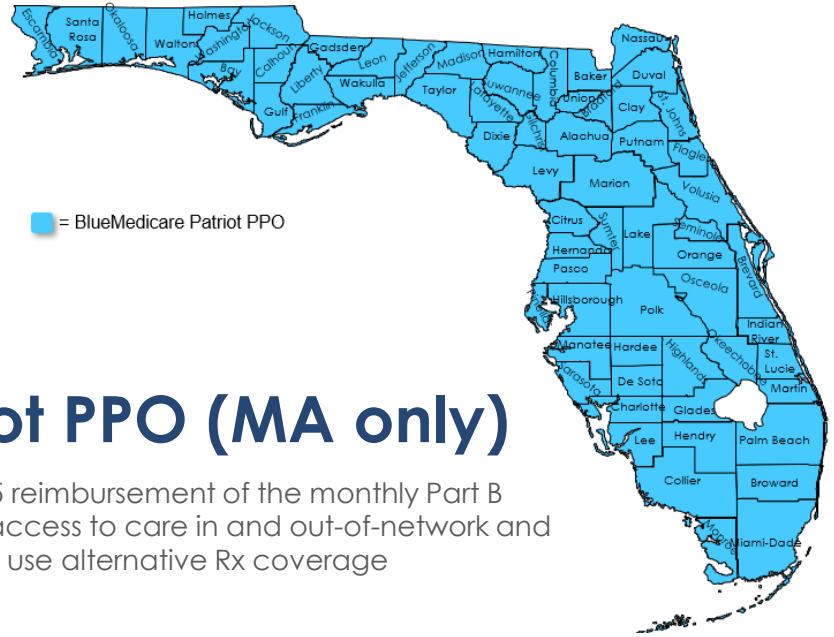
- High performing network participants delivering Medicare-centric care
- Primary physician, preventive visits covered at no cost
- $0 for generic drugs on most plans
- No cost for covered, embedded dental services
- Many plans with quarterly OTC allowance
- All plans with Hearing Aid and Vision coverage
- Embedded fitness programs included on all plans

PPOs



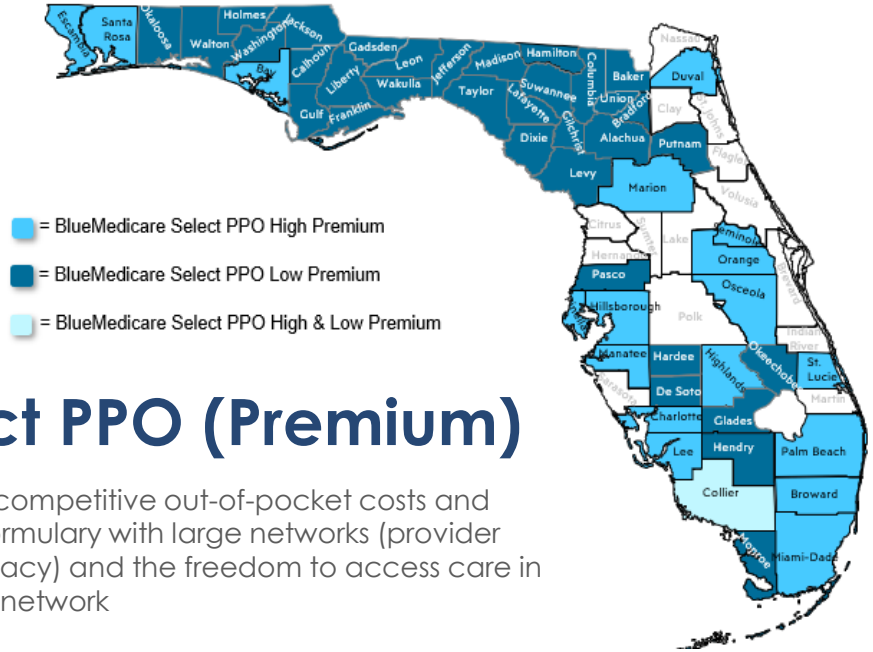
Value PPO ($0)

$0 PPO with competitive benefits, robust extra package and access to care in and out-of-network



Patriot PPO (MA only)

$100 or $75 reimbursement of the monthly Part B Premium, access to care in and out-of-network and flexibility to use alternative Rx coverage



Select PPO (Premium)

Combines competitive out-of-pocket costs and rich drug formulary with large networks (provider and pharmacy) and the freedom to access care in and out-of-network

- Statewide coverage at $0 monthly premium (MA-PD + MA only)
- Primary physician, preventive visits covered at no cost
- $0 for generic drugs on all plans
- Out-of State coverage at In-Network cost shares (BCBS Association Visitor/Traveler networks)
- No cost for covered, embedded dental services
- Many plans with quarterly OTC allowance
- All plans with Hearing Aid and Vision coverage
- Embedded fitness programs included on all plans

2026 Service Area / Plan Changes

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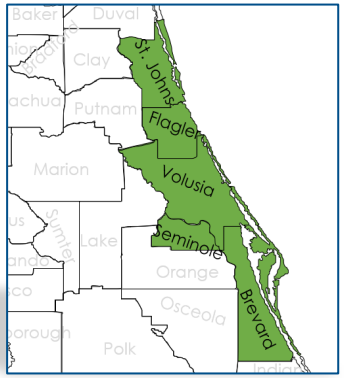
1 Non-Renewal

BlueMedicare Premier HMO H1035-026

- 620 Members
- Receive a Non-Renewal Letter on 10/2
- No ANOC
- Must choose another plan by 12/31/25

2 Consolidation

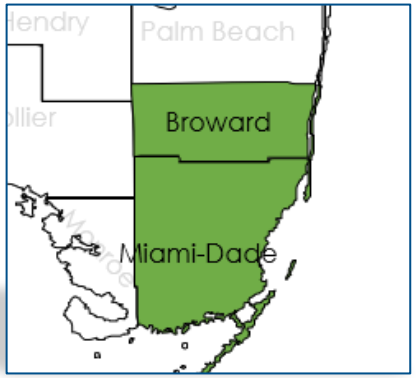
FHCP Medicare Rx H1035-014 into FHCP Classic HMO



- 1,300 Members
- Crosswalked by CMS to FHCP Classic HMO H1035-040
- ANOC outlines plan differences
- Same Network

3 Expansion

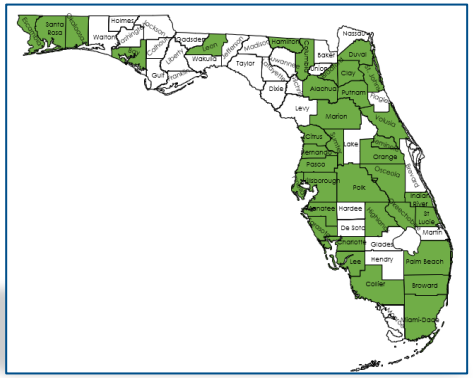
Broward, Miami-Dade added into Patriot PPO



- $100 per month Part B Premium Refund
- Added to current plan in Brevard, Flagler, Indian River, Martin, Orange, Osceola, Palm Beach, Seminole, St. Lucie, Volusia

4 No New Sales

BlueMedicare Select Plans B,C,D,M



- Last day for new Sales is November 30 for December 1 eff. date
- Current members can stay on plan but no changes within Select family

Supplemental Adjustments – Optimizing Coverage

Plans	Dental	Over-the-Counter	Hearing Aids	Vision
Growth Focus	✓	✓	✓	✓
All Plans	✓ *	Removal from 4 of 8 Premier HMOs; 5 of 9 Value PPOs	✓	✓

* Except FHCP Medicare Rx Plus H1035-002

Caregiver Benefit	Transportation	Special Supplemental Benefits for the Chronically Ill (SSBCI)
Benefit Removal	**Benefit Removal**: moving to partnership with our high performing Network groups	**Benefit Removal**: Meals, Extra OTC, Food Card allowance

HealthyBlue Rewards

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Rewards program for Florida Blue Medicare Advantage (Part C) members

- **Rewards are earned for completing certain preventative screenings and healthy activities** between Jan 1-Dec 31
- **To participate, members must opt-in** through their online member account at FloridaBlue.com/Medicare
- **For assistance or additional questions**, members can call 1-800-926-6565 (TTY: 1-800-955-8770)
- **Unredeemed rewards do not carry over** into the next benefit year

2026 Rewardable Activities	
Annual Wellness Visit / Welcome to Medicare Exam	$40
In-Home Health Visit / Telehealth Visit	$15
Breast Cancer Screening	$10
Colon Cancer Screening (Choose **one option** below to receive one $10 reward.) Option 1: Fecal Immunochemical Test (FIT) Option 2: FIT-DNA (also known as Cologuard or flexible sigmoidoscopy or CT colonography) Option 3: Colonoscopy	$10
Diabetic Eye Screening	$15
Osteoporosis Screening	$10
2026 Maximum Reward	**$100**

Earned rewards dollars can be used to purchase OTC items or healthy foods in-store at select retailers.

Earn up to $100 per year

Blue Dollars Card Wallets

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Plans / Counties	Rewards 1	OTC Retail 2	Flex 3
Classic HMO; Value, Select, Patriot PPO *(members must opt. into program to receive card; one-time opt. in)*	Member Rewards	OTC Online only	- -
Premier HMO *(**except** Lake, Marion, Sumter)*	Member Rewards	OTC @ Retail	- -
Premier HMO – *Lake Marion, Sumter* 	Member Rewards	OTC @ Retail	Flexible Dental, Hearing
Preferred HMO – *Hillsborough, Polk* 	Member Rewards	OTC @ Retail	Flexible Dental, Hearing

2026 Blue Cross and Blue Shield PPOs Network Sharing

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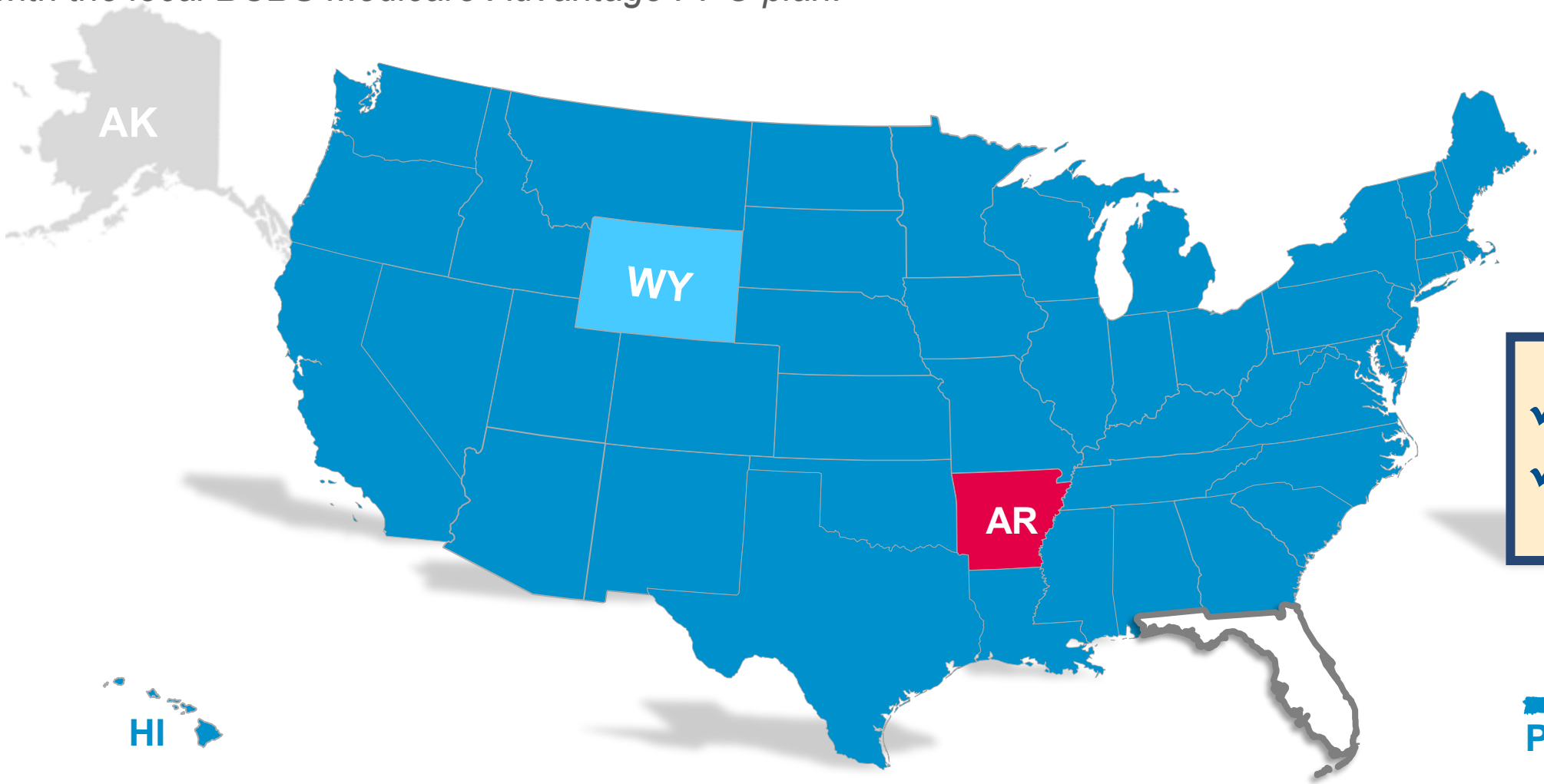
Under the Visitor/Traveler benefits, members pay In-Network cost shares when utilizing a participating provider with the local BCBS Medicare Advantage PPO plan.



Find Providers

- ✓ 800-810-BLUE
- ✓ BCBS.com
  Find A Doctor

Focus Points & Growth Initiatives

Expansion of growth area and plan options: Five new counties have been added to priority/focus list for plan year 2026!

Growth Focus

Preferred HMO

Polk, Hillsborough

- Competitive benefits, tailored network of high-performing providers

Growth Focus

Premier HMO

Palm Beach, Lake, Marion, Sumter, Charlotte, Collier, Lee, Manatee, Sarasota

- Competitive benefits, tailored network of high-performing providers, value of dental coverage, etc.

Classic HMO

Select Counties

- Focus on growth of plan switchers only
- *Commissionable for switchers and renewals only*

Growth Focus

Patriot PPO

Statewide

- Increasing give-back amount, OTC, flexibility of PPO network, etc.

Growth Focus

Value PPO

Charlotte, Lee, Hillsborough, Polk, Lake, Marion, Sumter

- Competitive benefits, flexibility of PPO network, dental coverage

Growth Focus

Medicare Supplements

Statewide

- Focus on growth in rating areas 2 and 3, FBM value prop (same age forever, ability to change plans monthly, etc.)

Growth Focus = Commissionable for New to Medicare (T65), Switchers and Renewals

New for 2026

Key Benefits to Members & Agents

Additional Benefits:

- Silver Sneaker program available on all core plans.
- Retail OTC and Flex dental and hearing benefits available on Premier HMO (LMS), Preferred HMO Hillsborough, and Polk

Enhanced Member Experience:

- Retail centers offering face-to-face support
- Personalized health solutions
- Health and wellness informational sessions and classes

Event Support:

- Event support in focus counties, with access to our RV for product showcases and specialized events

2026 Benefits by Market

Southeast Florida (Palm Beach)

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SOUTH | CENTRAL | WEST | NORTHWEST

Growth Focus

Plan Name	BlueMedicare Premier (HMO)
Medicare Plan Number	H1035-022
Service Area	Palm Beach
Why You Should Sell This Plan	Offers outstanding value through low copays, high-touch provider groups and a robust package of supplemental benefits
Plan Premium	$0
Maximum Out-of-Pocket	**$4,200**
Primary Care Physician (PCP)	$0
Physician Specialist	**$15**
Inpatient Hospital Acute	**$225** per day, days 1-6
Outpatient Hospital Services	**$140**
Rx Deductible	**$615 for Tiers 3,4,5 only**
Rx Cost Share: Tier 1 / Tier 2 / Tier 3 / Tier 4 / Tier 5 / Tier 6	$0 / $0 / **21%** / **30%** / **25%** / **$0**
Supplemental Benefits	➢ Dental (Comprehensive, $3,000 annual allowance) ➢ Hearing Aids ($350-$1,825 copays) ➢ Vision (exam + **$225** allowance) ➢ OTC (**$50** per quarter allowance) ➢ SilverSneakers ➢ Telehealth Services ➢ Member Rewards Program

2026 Change

The Villages (Lake, Marion, Sumter)

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SOUTH | CENTRAL | NORTHEA

Growth Focus

Growth Focus

Plan Name	BlueMedicare Value (PPO)	BlueMedicare Premier (HMO)
Medicare Plan Number	H5434-036	H1035-043
Service Area	Lake, Marion, Sumter	Lake, Marion, Sumter
Why You Should Sell This Plan	$0 PPO with competitive benefits, robust extra package and access to care in and out-of-network	Offers outstanding value through low copays, high-touch provider groups and a robust package of supplemental benefits
Plan Premium	$0	$0
Maximum Out-of-Pocket	**$5,900** IN / $10,100 IN & OUT	**$2,700**
Primary Care Physician (PCP)	$0	$0
Physician Specialist	**$35**	**$30**
Inpatient Hospital Acute	**$320** per day, **days 1-7**	**$175** per day, **days 1-7**
Outpatient Hospital Services	**$275**	**$125**
Rx Deductible	**$615** for Tiers 3,4,5 only	**$615 for Tiers 3,4,5 only**
Rx Cost Share: Tier 1 / Tier 2 / Tier 3 / Tier 4 / Tier 5 / Tier 6	$0 / $0 / **21%** / **30%** / **25%** / $0	$0 / **$0** / **21%** / **30%** / **25%** / $0
Supplemental Benefits	➢ Dental (Comprehensive) ➢ Hearing Aids ($350-$1,825 copays) ➢ Vision (exam + $200 allowance) ➢ OTC (**$35** per quarter allowance) ➢ SilverSneakers ➢ Telehealth Services ➢ Member Rewards Program	➢ Dental (Comprehensive, $3,500 annual allowance) ➢ Hearing Aids ($2,000 allowance) ➢ Vision (exam + **$2**25 allowance) ➢ OTC (**$85** per quarter allowance) ➢ SilverSneakers ➢ Telehealth Services ➢ Member Rewards Program ➢ Flexible Benefit: **$300** to be used for additional dental or hearing costs <u>after</u> initial annual benefit is exhausted

2026 Change

West Florida (Hillsborough, Polk)

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SOUTH | WEST | NORTH EAST

Growth Focus

Growth Focus

Plan Name	BlueMedicare Value (PPO)	BlueMedicare Preferred (HMO)
Medicare Plan Number	H5434-034	H1035-052
Service Area	Hillsborough, Polk	Hillsborough, Polk
Why You Should Sell This Plan	$0 PPO with competitive benefits, robust extra package and access to care in and out-of-network	Curated high performing network and comprehensive supplemental benefit package
Plan Premium	$0	$0
Maximum Out-of-Pocket	**$6,750** IN / $10,100 IN & OUT	**$3,300**
Primary Care Physician (PCP)	$0	$0
Physician Specialist	**$55**	**$20**
Inpatient Hospital Acute	**$385** per day, **days 1-7**	**$210** per day, **days 1-7**
Outpatient Hospital Services	**$350**	**$190**
Rx Deductible	**$615** for Tiers 3,4,5 only	**$615 for Tiers 3,4,5 only**
Rx Cost Share: Tier 1 / Tier 2 / Tier 3 / Tier 4 / Tier 5 / Tier 6	$0 / $0 / **21%** / **30%** / **25%** / $0	$0 / $0 / **21%** / **30%** / **25%** / **$0**
Supplemental Benefits	➢ Dental (Comprehensive) ➢ Hearing Aids ($350-$1,825 copays) ➢ Vision (exam + $200 allowance) ➢ OTC (**$30** per quarter allowance) ➢ SilverSneakers ➢ Telehealth Services ➢ Member Rewards Program	➢ Dental (Comprehensive, $3,000 annual allowance) ➢ Hearing Aids ($350-$1,825 copays) ➢ Vision (exam + **$225** allowance) ➢ OTC (**$75** per quarter allowance) ➢ SilverSneakers ➢ Telehealth Services ➢ Member Rewards Program ➢ Flexible Benefit: **$300** to be used for additional dental or hearing costs <u>after</u> initial annual benefit is exhausted

Southwest Florida (Citrus, Charlotte, Collier, Lee, Manatee, Sarasota)

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SOUTH | WEST | NORTH

Growth Focus

Growth Focus

Plan Name	BlueMedicare Value (PPO)	BlueMedicare Premier (HMO)
Medicare Plan Number	H5434-030	H1035-045
Service Area	Charlotte, Lee	Charlotte, Collier, Lee, Manatee, Sarasota
Why You Should Sell This Plan	$0 PPO with competitive benefits, robust extra package and access to care in and out-of-network	Offers outstanding value through low copays, high-touch provider groups and a robust package of supplemental benefits
Plan Premium	$0	$0
Maximum Out-of-Pocket	**$6,750** IN / $10,100 IN & OUT	**$3,400**
Primary Care Physician (PCP)	$0	$0
Physician Specialist	**$55**	**$40**
Inpatient Hospital Acute	**$385** per day, **days 1-7**	**$310** per day, days 1-7
Outpatient Hospital Services	**$350**	**$235**
Rx Deductible	**$615** for Tiers 3,4,5 only	**$615 for Tiers 3,4,5 only**
Rx Cost Share: Tier 1 / Tier 2 / Tier 3 / Tier 4 / Tier 5 / Tier 6	$0 / $0 / **21%** / **30%** / **25%** / $0	$0 / **$0** / **21%** / **30%** / **25%** / $0
Supplemental Benefits	➢ Dental (Comprehensive) ➢ Hearing Aids ($350-$1,825 copays) ➢ Vision (exam + $200 allowance) ➢ SilverSneakers ➢ Telehealth Services ➢ Member Rewards Program	➢ Dental (Comprehensive) ➢ Hearing Aids ($350-$1,825 copays) ➢ Vision (exam + **$225** allowance) ➢ OTC (**$45** per quarter allowance) ➢ SilverSneakers ➢ Telehealth Services ➢ Member Rewards Program

2026 Change

MA Only PPO (Statewide)

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SOUTH | CENTRAL | NORTH

Growth Focus

Growth Focus

Plan Name	BlueMedicare Patriot (PPO)	BlueMedicare Patriot (PPO)
Medicare Plan Number	Varies by County	Varies by County
Service Area	Select Counties	Select Counties
Why You Should Sell This Plan	Provides partial reimbursement of the monthly Part B Premium, access to care in and out-of-network and flexibility to use alternative Rx coverage	
Plan Premium	$0 / **$100** Monthly Part B Refund	$0 / **$75** Monthly Part B Refund
Maximum Out-of-Pocket	**$6,750** IN / **$10,100** IN & OUT	**$6,750** IN / **$10,100** IN & OUT
Primary Care Physician (PCP)	$0	$0
Physician Specialist	**$55**	**$55**
Inpatient Hospital Acute	**$385** per day, **days 1-7**	**$385** per day, **days 1-7**
Outpatient Hospital Services	**$350**	**$350**
Rx Deductible	N/A	N/A
Rx Cost Share	N/A	N/A
Supplemental Benefits	➢ Dental (Comprehensive) ➢ Hearing Aids ($350-$1,825 copays) ➢ Vision (exam + $200 allowance) ➢ OTC ($50 per quarter allowance) ➢ SilverSneakers ➢ Telehealth Services ➢ Member Rewards Program	➢ Dental (Comprehensive) ➢ Hearing Aids ($350-$1,825 copays) ➢ Vision (exam + $200 allowance) ➢ OTC ($50 per quarter allowance) ➢ SilverSneakers ➢ Telehealth Services ➢ Member Rewards Program

2026 Change

2026 Embedded Dental

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2026 Dental Plans				
	HMO & PPO Plan 10	**Plan 74**	**Plan 67**	**Allowance Plans**
Product	**Classic HMO:** All **FHCP Medicare:** Classic **Patriot PPO:** All **Select PPO:** All * **Value PPO**: Bay, Calhoun, Escambia, Franklin, Gadsden, Jefferson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton	**Value PPO**: Brevard, Broward, Charlotte, Citrus, Clay, Duval, Flagler, Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Nassau, Pinellas, Highlands, Palm Beach, Polk, Sarasota, St. Johns, St. Lucie, Sumter, Volusia	**Premier HMO**: Brevard, Broward, Charlotte, Clay, Collier, Duval, Hernando, Lee, Manatee, Orange, Osceola, Pinellas, Sarasota, St. Lucie	**$3,000: Premier HMO** - Palm Beach (61S) **$3,500: Premier HMO*** - Lake, Marion, Sumter (61V) **$3,000: Preferred HMO*** - Hillsborough, Polk (61T)
Member Cost	$0			
Preventive				
Exam	2 per calendar year			All Preventive services covered up to the annual allowance
Cleaning	2 per calendar year			
X-Ray	1 set per calendar year			
Comprehensive				
Fluoride Treatment	--	1 per calendar year	1 per calendar year	All Comprehensive services covered up to the annual allowance except: Implants, cosmetic dentistry (including orthodontia (braces and Invisalign®), veneers, and teeth whitening
Extraction	1 per calendar year Simple Only	* 1 per calendar year Simple & Surgical	2 per calendar year Simple & Surgical	
Crown	--	* --	1 per calendar year (only in conjunction w/ a covered root canal procedure)	
Filling	--	1 per calendar year	2 per calendar year	
Root Canal	--	* --	1 per calendar year	
Denture *(complete or partial)*	--	1 set per 60-month period	1 set per 60-month period	
Denture Adjustment	1 per calendar year	1 per calendar year	1 per calendar year	
Denture Repair	--	1 per calendar year	1 per calendar year	
Deep Cleaning / Root Planing	--	* --	1 per quadrant per 36-month period	
Full Mouth Debridement	--	--	1 per 36-month period	

	Oral Health for Overall HealthSM - Additional Dental Benefits for Members with a Chronic Medical Diagnosis
Qualifying diagnoses: Diabetes, CAD, Stroke, Sjögren's Syndrome, Pregnancy, Oral and Head & Neck Cancers, ESRD, COPD, MetS	**Provides additional dental cleanings and access to full mouth debridement at 24 months vs. 36**. For plans that do not cover these services as a standard benefit, member will have access to the benefits through enrollment into program. Program removes any associated member cost share and benefits are paid at 100% when seeing a participating provider.
Qualifying diagnoses: Diabetes, CAD, Stroke, Pregnancy, ESRD, COPD, MetS	**Provides access to deep cleanings once per quadrant every 24 months** even if plan does not provide as standard benefit.
Qualifying diagnoses: Oral and Head & Neck Cancers, Sjögren's Syndrome	**Provides additional oral examinations and fluoride treatments.** For plans that do not cover these services as a standard benefit, member will have access to the benefits through enrollment into program. Program removes any associated member cost share and benefits are paid at 100% when seeing a participating provider.

* **Blue Dollars flexible benefit available after annual allowance is met**

Dentist Look-Up

FHCP Medicare — An Affiliate of Florida Blue

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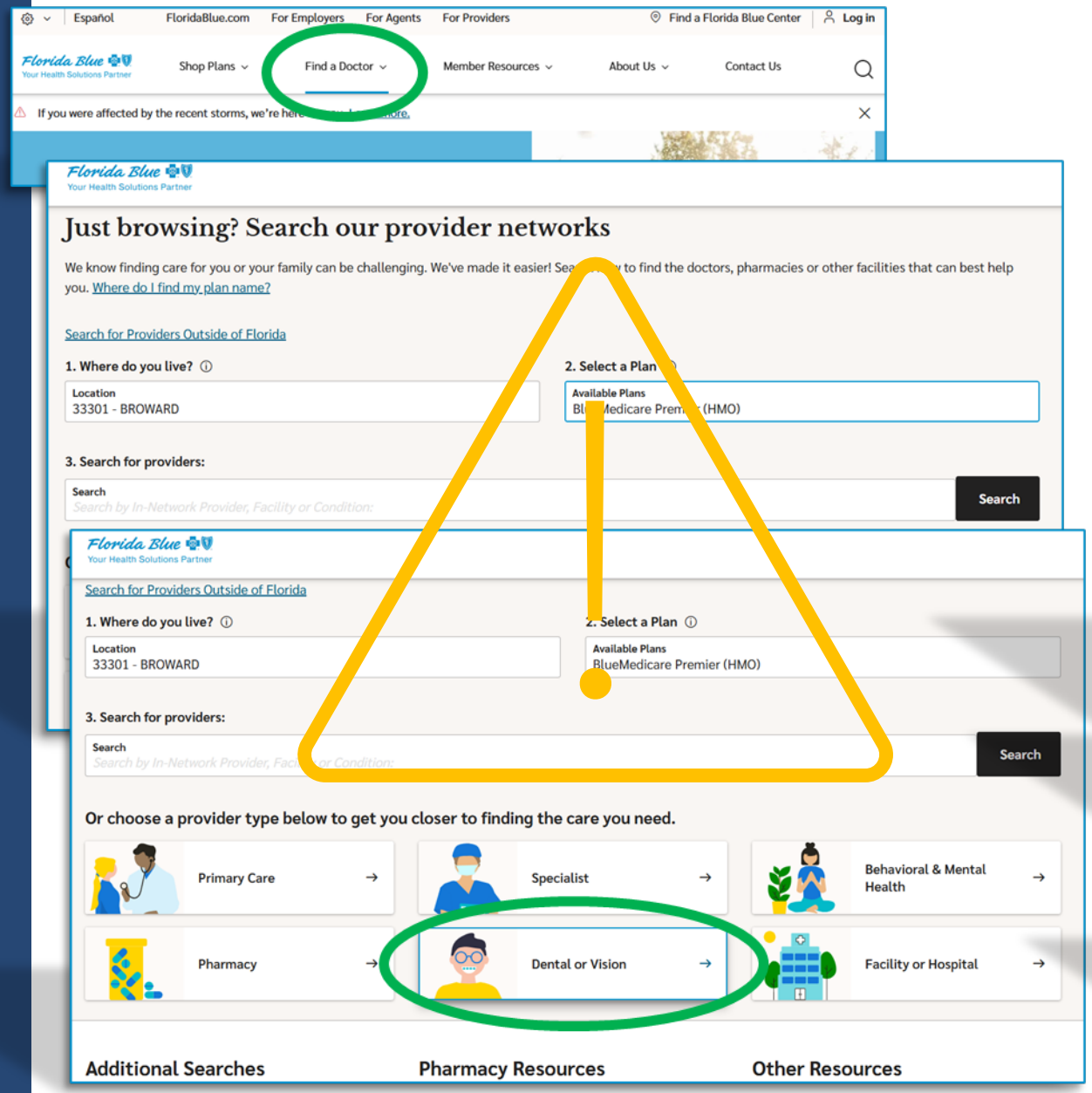
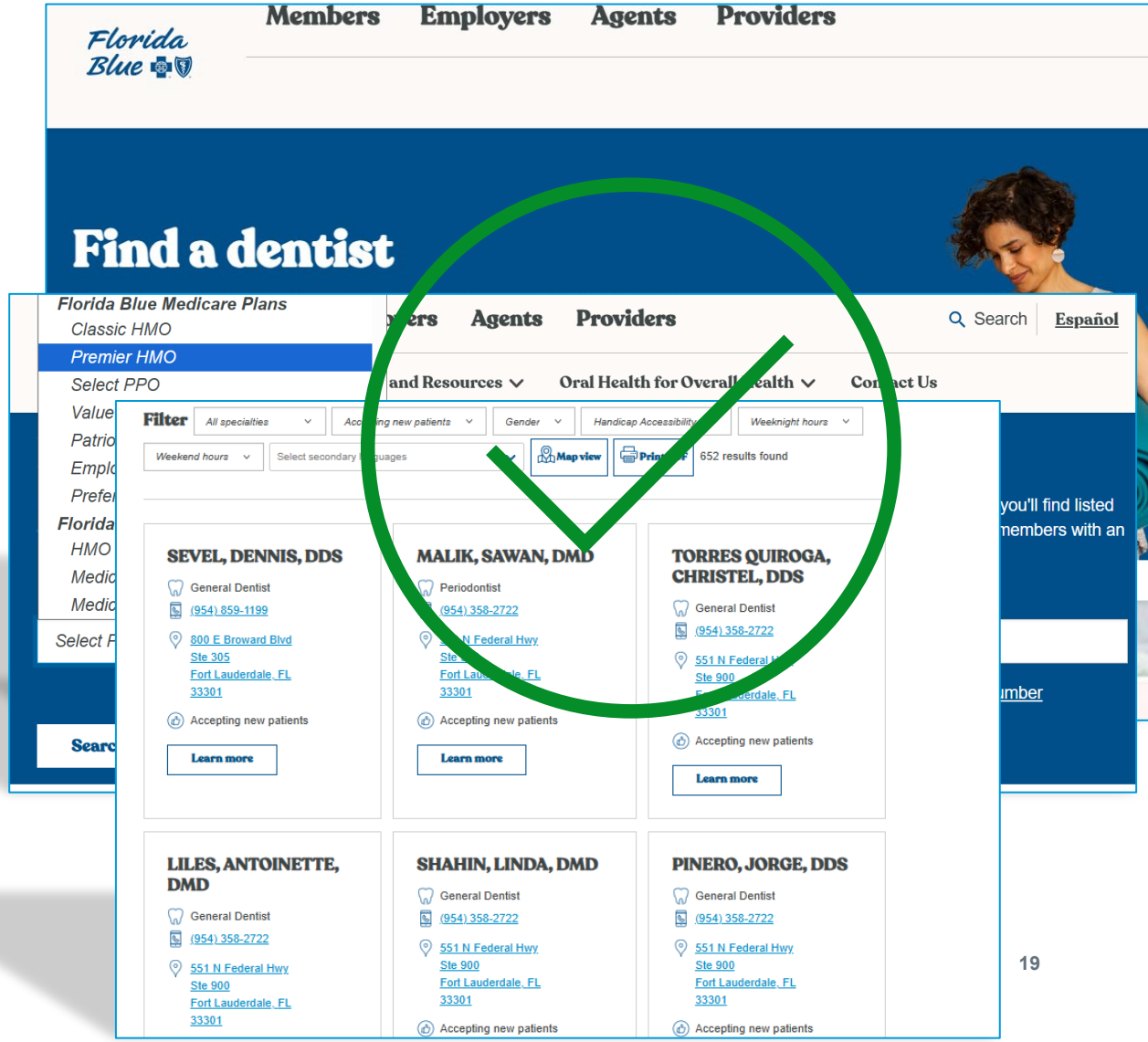


FloridaBlueDental.com



Medicare Supplement

Actively Sold Supplement Plans

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Ten standard plans are currently available for sale.

Standard Plans

Growth Focus

A | B | C | D | F | G | K | L | M | N

Excluded from Guaranteed Issue

No new sales for beneficiaries not already eligible on 12/31/2019

Select Plans

Select B, D and M are no longer offered for new sales effective December 1, 2025 and beyond. Current members can remain enrolled.

B | C | D | M

No new sales for beneficiaries not already eligible on 12/31/2019

Select Supplements

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- **New Sales**
  - Will cease for January 2026
  - Last month to buy will be for December 2025

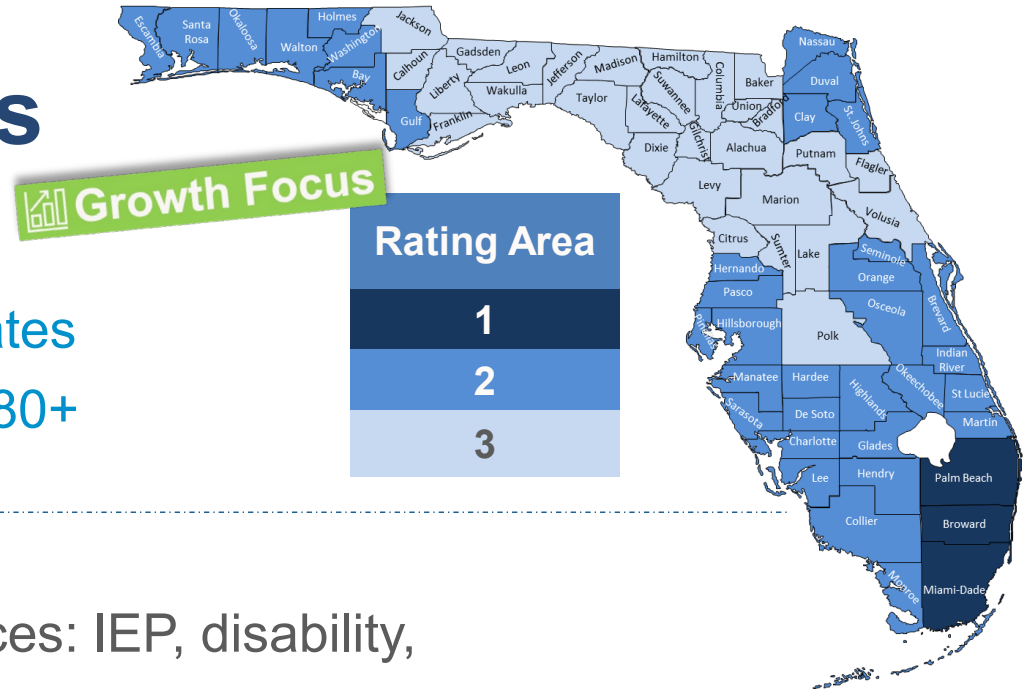
- **Rates have been under adjusted over the last few years**
  - Majority of 2026 rates will be higher than Standard plan rates in each of the three rating areas
  - High profile hospital systems have dropped out of the network

BAPTIST HEALTH AdventHealth NCH Memorial Healthcare System

- **Activity**
  - **Sales**: **2024** - 30 ; **2025 YTD** - 29
  - **Terminations**: **2024** – 254 ; **2025 YTD** - 125

- **Current Select Supplement Membership**
  - Can stay as long as they wish; FL law
  - Plan will still have rate adjustments like frozen pre-2010 plans
  - Effective 1/1: No transfers within Select plans or leave and then return (with FBM or Competitor)
  - All Select members can change to any Standard plan

Ratings, Eligibility, and Discounts



Rating

- 3 In-state areas, Out-of-state, Smoking & Non-Smoking rates
- Age Bands: <65, 65, 66, 67, 68, 69, 70-71, 72-74, 75-79, 80+

Eligibility

- Underwriting required outside of the following circumstances: IEP, disability, notice of guaranteed issue from prior insurer
    - *Ineligible Conditions: ESRD, pending surgery, frequent hospitalizations, heart disease, diabetes, cancer, COPD, on oxygen, HIV*

Discounts

- 1.5% discount for automatic premium payments bank drafts
- "**Same Age Forever**": member pays entry-age rate if no break in coverage *(member's costs do increase over time but not due to age)*

- SilverSneakers by Tivity Health Optional full program for $28 each month; added to premium invoice

Medicare Supplement Coverage Summary

Growth Focus

Best Value

What BlueMedicare Supplement Insurance policies pay:

MEDICARE DOES NOT PAY:	A	B	C	D	F	G	K	L	M	N
Medicare Part A: Hospital Services (Core Benefits)										
$1,676 initial hospital deductible (Part A deductible) each benefit period		✓	✓	✓	✓	✓	50%	75%	50%	✓
$419 per day coinsurance for days 61-90 in a hospital	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
$838 per day coinsurance for days 91-150 in a hospital	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
100% of Medicare-allowable expenses for additional 365 days after Medicare hospital benefits stop completely	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
$209.50 per day coinsurance for days 21-100 in a Skilled Nursing Facility			✓	✓	✓	✓	50%	75%	✓	✓
Calendar year blood deductible (first three pints of blood) if the deductible is not met by you replacing the blood (also includes any Part B charges)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
100% coverage of Hospice Care (also includes any Part B charges)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part B: Physician Care and Medical Services (Core Benefits)										
$257 calendar year Part B deductible			✓		✓					
Generally, 20% of the Medicare-approved amount (Part B coinsurance) or, in the case of hospital outpatient department services under a prospective payment system, the applicable copay	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%**
Excess charges (100% of excess charges for Medicare-approved Part B charges)					✓	✓				
Additional Benefits Not Covered by Medicare										
Benefits for medically-necessary care received in a foreign country (after a $250 deductible is met)			✓	✓	✓	✓			✓	✓
Out-of-pocket limit—Member is responsible for cost-sharing of some covered services until the annual out-of-pocket limit is met. Once reached, BlueMedicare Supplement pays 100% of Medicare copays and coinsurance for the rest of the calendar year							✓	✓		

Medicare Part D Plans

Statewide Part D Plans

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	STATEWIDE	
Plan Name	**Premier Rx (Part D)**	**Complete Rx (Part D)**
Medicare Plan Number	S5904-001	S5904-002
Service Area	Statewide	Statewide
Why You Should Sell This Plan	Offers essential Part D coverage for beneficiaries to meet their prescription drug needs	Offers complete Part D coverage for beneficiaries to meet their prescription drug needs
Plan Premium	TBD	TBD
Rx Deductible	$615 for Tiers 1,2,3,4,5 only	$615 for Tiers 3,4,5 only
Tier 1	$3	$0
Tier 2	$14	$3
Tier 3	20%	18%
Tier 4	40%	29%
Tier 5	25%	25%
Tier 6	$3	$0

2026 Change

ANOC Chase Member Messaging

Enabling transparent, relevant, and consistent messaging to all members.

Chase to Reinforce Value

Low to Moderate Impacts

- Low to moderate MOOP impact
- Low to moderate medical benefit impacts YOY
- Low to moderate PCP & Specialist curation impact
- Plans that will have OTC benefit in 2026

Impacted members receive letters outlining benefit changes, while assuring the plan is still a good fit.

Chase to Reinforce Change

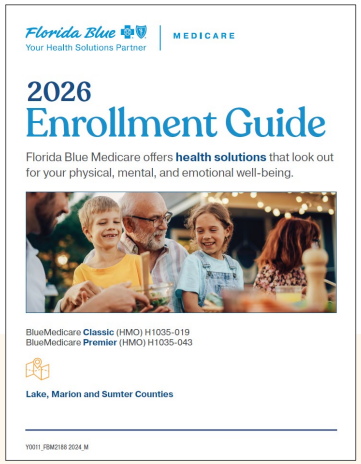
Moderate to High Impacts

- High MOOP impact
- PCP & Specialist curation impact
- Transportation utilization (3+ rides taken)
- OTC benefit utilization
- SSBCI benefit utilization

Highly impacted members receive letters encouraging them to review plan materials in preparation for AEP.

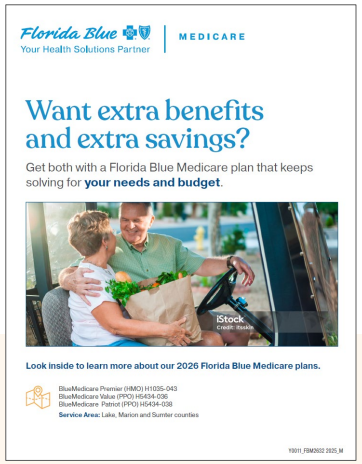
Agent Marketing Portfolio

We'll continue to develop and distribute a robust portfolio of compliant sales materials to support your marketing efforts.



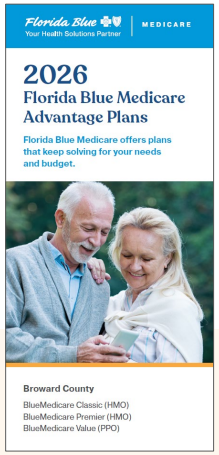
Enrollment Guides

Full plan details for those enrolling in an MA plan. Includes benefits-at-a-glance, summary of benefits, enrollment form, enrollment checklist



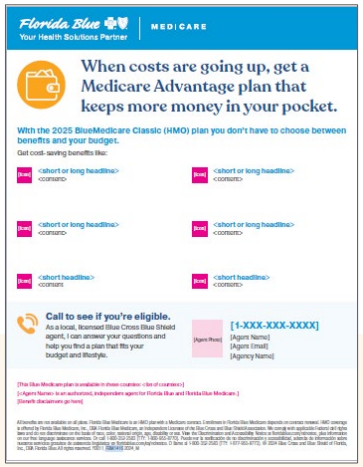
Shopper Guides

A detailed sales tool that features the value proposition of each plan paired with the benefits-at-a-glance



Sales Brochures

A trifold sales brochure is available to compares plan benefits in specific service areas.
It's a more cost-effective piece to leave behind with shoppers or have available at events

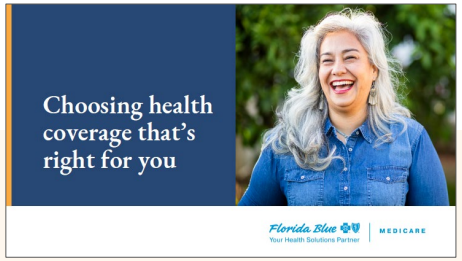


Customized Materials

Suite of templates in ODS agents can customize and download for their marketing efforts

Product Collateral

Flyers that go into more detail about specific benefits (e.g., dental, OTC, Blue Dollars, etc.)



Sales Presentation

Medicare introduction and sales presentation and teams to use in the field for sales events

2026 Growth Focus Plans

BlueMedicare Patriot PPO	BlueMedicare Premier / Preferred HMO	BlueMedicare Value PPO	Medicare Supplement
• Available statewide	• Lake, Marion & Sumter • Hillsborough & Polk • Palm Beach • Charlotte, Collier, Lee, Manatee & Sarasota	• Lake, Marion & Sumter • Hillsborough & Polk • Charlotte & Lee	• Available statewide

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MEDICARE

Upcoming Virtual Vendor Deep Dives

Part D & Medicare Prescription Payment Plan (M3P)

September 23rd
10:00 AM - 11:00 AM

Dental with Florida Combined Life (FCL)

October 1st
10:00 AM -11:00 AM

Vision with Premier Eye Care

October 1st
2:00 PM - 3:00 PM

Hearing, OTC, Blue Dollars, & HealthyBlue Rewards with Nations

October 2nd
10:00 AM -11:00 AM

Invitations have been emailed *(all times ET)*

FMO Medicare Sales Regional Map

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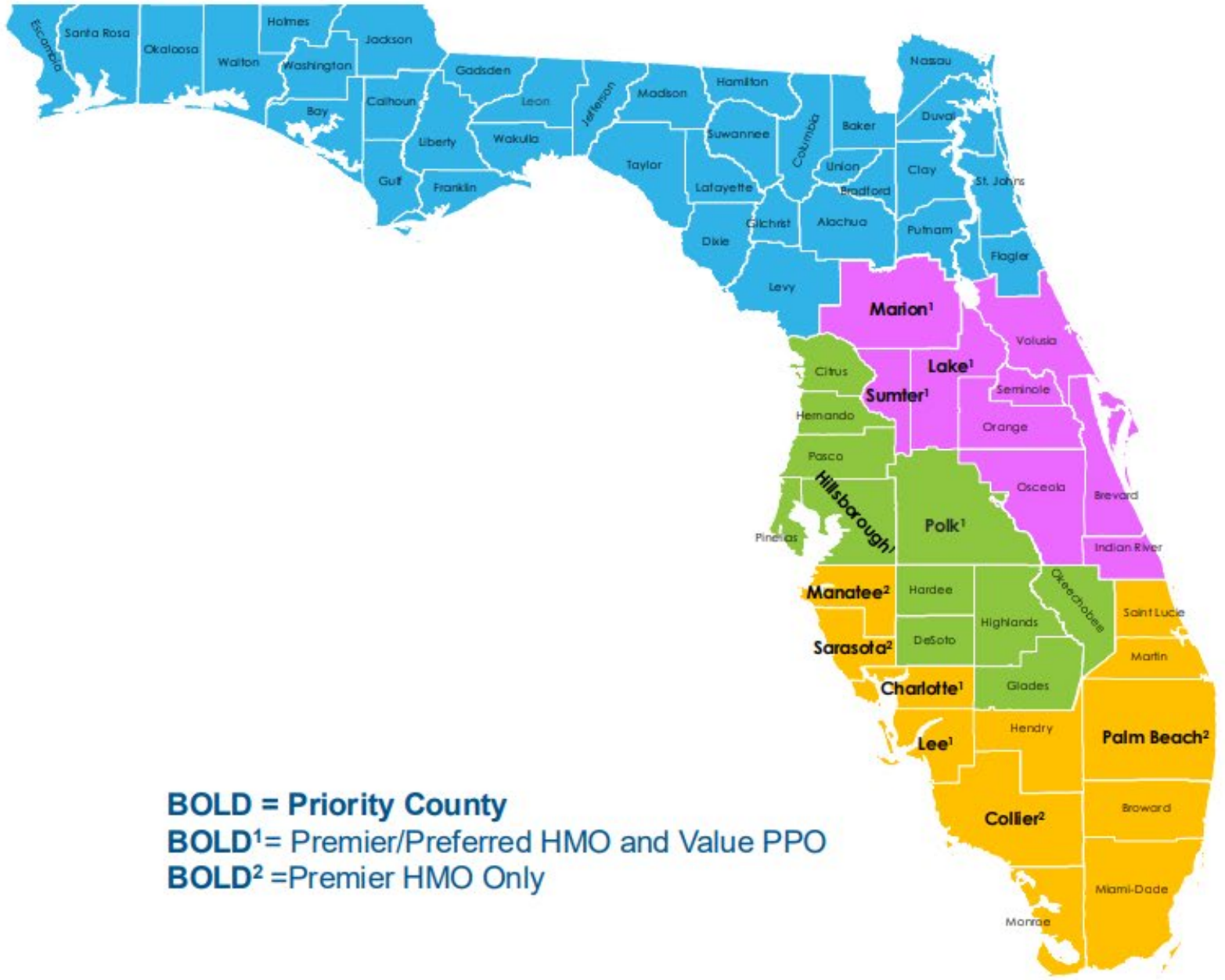

BOLD = Priority County
BOLD¹= Premier/Preferred HMO and Value PPO
BOLD² =Premier HMO Only

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