

2025 Highmark Health Options Duals (HMO SNP)

An exciting new Medicare Advantage (MA) Dual Special Needs Plan (D-SNP) to serve Delaware members who are eligible for both Medicare and Medicaid beginning January 2025.



General Supports for Living

Allowance of \$208 per month.

Members will receive a reusable Mastercard at the start of the plan year to use for healthy groceries, eligible utilities, over-the-counter (OTC) medication and products, and home and bathroom safety items at no cost. The card is loaded with one combined allowance each month.

Unused allowances will carry over from month to month. Any unused allowance will expire at the end of the calendar year. Plan restrictions apply.



Transportation

All members receive a yearly allowance of one-way transportation for plan-approved health related locations and plan approved non-health related locations, such as trips to the grocery store.



\$0 Rx Copays

\$0 for covered drugs in all stages of the Part D drug benefit.



Dental

\$3,000 comprehensive allowance per year, including preventive services.



Vision

Members receive an annual routine eye exam.

\$400 allowance toward eyeglass frames OR contacts. Standard lenses are covered in full and members also receive limited lens upgrades at no cost.



Hearing

Members receive an annual routine hearing exam and one hearing aid per ear every three years. Includes rechargeable aids.



Mental Health Care

\$0 copay for each Medicare-covered mental health visit.

Members receive mental health services provided by a Medicare approved provider. Members have the right to self-refer to mental health and substance abuse treatment. This includes individual sessions, group sessions, and care through the telehealth setting.

Meals Post-Discharge: Members are eligible for meals up to 30 days after being discharged from inpatient stay at a hospital/rehab/skilled nursing facility.

24-Hour Nurse Line: A toll-free 24-hour nurse line is available at no cost to the member. Members can receive coaching and advice from our trained clinicians.

Fitness: A subscription to a fitness and health platform that gives you extra options, including access to a nationwide network of gyms, fitness studios, and community centers.

	Highmark Health Options Duals
Monthly Plan Premium	\$0
Deductible	No deductible
Maximum Out-of-Pocket Responsibility	\$9,350 annually for in-network Medicare-covered services

Please visit HighmarkHealthOptions.com/Duals for a full listing of our 2025 Medicare benefits.

Highmark BCBSD Inc. d/b/a Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross Blue Shield Association. Highmark Health Options Duals is offered by Highmark Blue Cross Blue Shield.

Highmark BCBSD Inc. d/b/a Highmark Blue Cross Blue Shield offers HMO plans with a Medicare Contract. Enrollment in these plans depends on contract renewal.