

# 2024 Dental, vision, and hearing coverage

Your Personal Choice 65 PPO plan offers robust dental, vision, and hearing benefits as long as you visit in-network providers. Routine in-network dental, vision, and hearing exams have a **\$0 copay**, and your plan makes other in-network dental, vision, and hearing services much more affordable, too. The chart below outlines what your plan covers and your out-of-pocket costs.

DENTAL SERVICES	
Provider Network	<p>Use a <b>United Concordia — Concordia Choice Plus Medicare Advantage</b> dentist for in-network coverage.</p> <p>Visit <a href="https://ibxmedicare.com/findadentist">ibxmedicare.com/findadentist</a> for a list of participating providers.</p>
Routine Exams/Cleaning	<b>\$0</b> copay; one exam and cleaning once every six months
Routine Dental X-rays	<b>\$0</b> copay; one set bitewing X-rays every 12 months; one set of periapical, panoramic, and full-mouth X-rays once every three years
Comprehensive Dental	<b>20%</b> coinsurance for fillings, root canals, crowns, and extractions
	<b>40%</b> coinsurance for dentures, partials, and some oral surgery
Allowance Every Year for Comprehensive Dental Services	<p>Combined in- and out-of-network annual allowance:</p> <p>Personal Choice 65 PPO and Personal Choice 65 Saver: <b>\$1,500</b></p> <p>Personal Choice 65 Prime: <b>\$2,000</b></p> <p>Personal Choice 65 Elite: <b>\$3,000</b></p>
Out-of-Network Dental Services	<b>80%</b> coinsurance

See your Evidence of Coverage (EOC) for additional routine and comprehensive dental services/frequency limits.

VISION SERVICES	
Provider Network	<p>Use a <b>Davis Vision</b> provider for in-network coverage. Visit <a href="https://ibxmedicare.com/davisvision">ibxmedicare.com/davisvision</a> for a list of participating providers.</p>
Routine Eye Exam	<b>\$0</b> copay; one routine eye exam every year
Eyeglass Frames, Lenses, and Contact Lenses  Eyewear benefit doesn't include tints, progressives, Transitions® lenses, polish, or insurance	<p>One pair of eyeglass frames and lenses (eyewear) or one pair of contact lenses covered each year.</p>
	<p><b>Eyewear:</b></p> <p>Eyewear (eyeglass lenses and frames) purchased from the Davis Vision Collection are covered in full.</p> <p><b>\$250</b> allowance per year for eyewear purchased from Visionworks®</p> <p><b>\$150</b> allowance per year for all other eyewear purchased at a Davis Vision network provider</p>
	<p><b>Contact lenses:</b></p> <p><b>\$150</b> allowance per year for contact lenses purchased instead of eyewear</p>

## HEARING SERVICES

Provider Network	Provided by <b>TruHearing®</b> . To find a TruHearing provider or schedule an appointment, call <b>1-855-541-6173</b> (TTY/TDD: <b>711</b> ) Monday through Friday, 8 a.m. to 8 p.m., or visit <a href="https://ibxmedicare.com/hearing">ibxmedicare.com/hearing</a> .
Routine Hearing Exam	<b>\$0</b> copay; one routine hearing exam per year
Hearing Aid Fittings and Evaluations	<b>\$0</b> copay; unlimited hearing aid fittings and evaluations per year
Personal Choice 65 Elite	<b>\$399</b> copay for an advanced digital hearing aid <b>\$699</b> copay for a premium digital hearing aid Up to two hearing aids every year, one hearing aid per ear
Personal Choice 65 PPO	<b>\$499</b> copay for an advanced digital hearing aid <b>\$799</b> copay for a premium digital hearing aid Up to two hearing aids every year, one hearing aid per ear
Personal Choice 65 Prime and Personal Choice 65 Saver	<b>\$699</b> copay for an advanced digital hearing aid <b>\$999</b> copay for a premium digital hearing aid Up to two hearing aids every year, one hearing aid per ear

### Original Medicare — dental, vision, and hearing services

Original Medicare does not cover most dental, vision, and hearing services. It may pay for some dental, vision, and hearing services that are closely related to other covered medical services. See your EOC for details or call our Member Help Team.

Dental benefits are underwritten by QCC Insurance Company and administered by United Concordia Companies, Inc., an independent company.

Vision benefits are underwritten by QCC Insurance Company and administered by Davis Vision, an independent company. An affiliate of Independence Blue Cross has a financial interest in Visionworks, an independent company.

TruHearing® is a registered trademark of TruHearing, Inc., an independent company.

Benefits underwritten by QCC Insurance Company, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.

Independence Blue Cross offers PPO Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross PPO Medicare Advantage plans depends on contract renewal.

