

AN ESSENTIAL GUIDE FOR

Your

Medicare Options

MEDICARE BENEFICIARIES IN ALABAMA



**BlueCross BlueShield  
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association



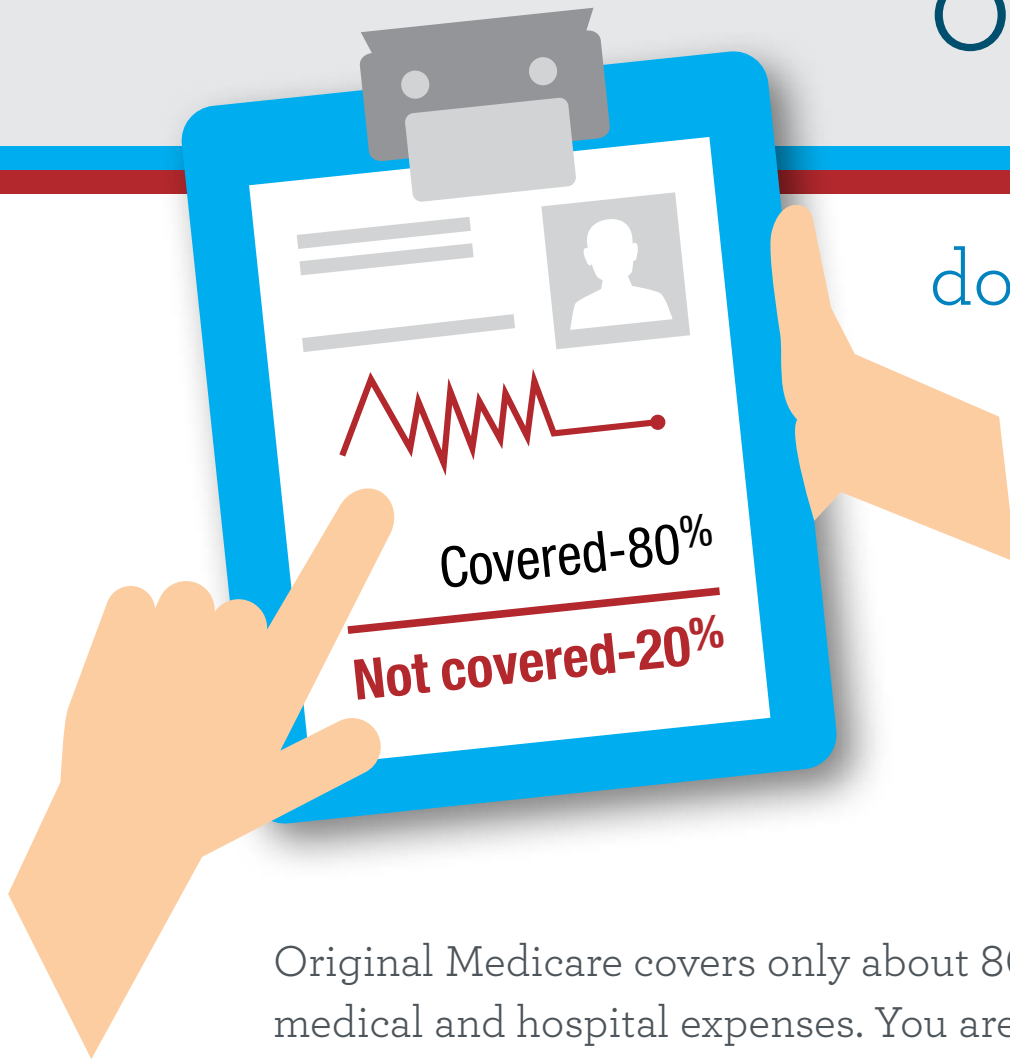
**T**hank you for your interest in Blue Cross and Blue Shield of Alabama.

As a Medicare beneficiary, you probably need more coverage than Original Medicare provides — to help you save money on prescription drugs, doctor copays, and other out-of-pocket expenses not covered by Original Medicare.

Blue Cross and Blue Shield of Alabama offers a variety of solutions for a variety of needs and budgets. We cover what matters. And we share a common goal — *your good health*.

This booklet will help you understand some of the basics of Medicare and some of the options available to you.

# Original Medicare



doesn't cover everything.

Original Medicare was not designed to cover all of your healthcare expenses. And it doesn't include prescription drug coverage at all.

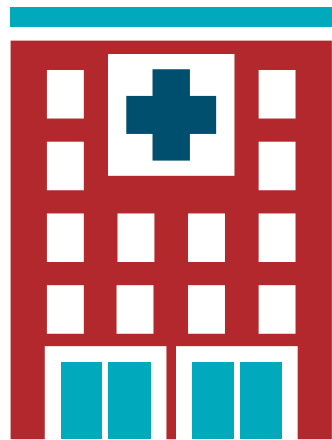
Original Medicare covers only about 80% of your medical and hospital expenses. You are responsible to pay the other 20% of your medical and hospital costs — and 100% of your prescription costs.



# Parts of Original Medicare

Original Medicare consists of Part A and Part B.  
Most Medicare beneficiaries pay a premium for Part B coverage.

## Part A



Part A is **hospital coverage**.

## Part B



Part B is **medical coverage**.

# Optional Parts of Medicare

Medicare Part C and Part D are important options that can help you pay some of the out-of-pocket costs not covered by Original Medicare.

## Part C



Part C is **also known as Medicare Advantage.**

## Part D



Part D is **prescription drug coverage.**

Blue Cross and Blue Shield of Alabama has a contract with Medicare to provide these important options to Medicare beneficiaries in Alabama.

# Medicare Supplement Plans

One option for the additional coverage you may need is a **Medicare Supplement** plan.



Unlike Medicare Advantage plans (Part C), **Medicare Supplement** plans are not a part of Medicare. These plans are provided by private insurers, such as Blue Cross and Blue Shield of Alabama.

ONLY

**80%**

of approved charges are covered by **Original Medicare**, such as deductibles and coinsurance.

**20%**

**Medicare Supplement** plans are available to help cover **THE GAP**.



**Medicare Supplement** plans do not include prescription drug coverage.

So you'll want to add a Part D plan to complete your coverage.

# Part D: Prescription Drug Plans



**Part D prescription drug plans** are provided by companies with a Medicare contract, such as Blue Cross and Blue Shield of Alabama. You may only join a Part D prescription drug plan during specified enrollment periods.

Most Medicare Advantage plans **INCLUDE** prescription drug coverage. But if you're on Original Medicare alone (with or without a Medicare Supplement plan), you can add a stand-alone Part D plan to give you the prescription drug coverage you need.

It's important to be aware that all Medicare drug plans have a

coverage gap (sometimes called the "donut hole"). During this period, you will be required to pay a higher portion of your prescription drug costs. The coverage gap begins when you and your drug plan together have spent a certain amount for covered drugs. Not everyone will enter the coverage gap because their drug costs won't be high enough.

As a result of the Affordable Care Act (also known as healthcare reform), the prescription drug coverage gap will grow smaller each year until 2020. The final result will mean a 75% overall reduction in the coverage gap.



# Part C: Medicare Advantage Plans



**Medicare Advantage plans** are provided by companies with a Medicare contract, such as Blue Cross and Blue Shield of Alabama.

Medicare Advantage plans provide all of your Original Medicare benefits (Part A and Part B). And most Medicare Advantage plans **INCLUDE** Part D prescription drug coverage, plus other **EXTRA** benefits not covered by Original Medicare, alone.

If you are new to Medicare, you should enroll during your Initial Enrollment Period. Otherwise, except under special circumstances, you may only enroll in a Medicare Advantage plan during the Annual Election Period.

You may not be enrolled in a Medicare Advantage plan and a Medicare Supplement plan at the same time.

# Annual Election Period

Except under special circumstances, you may only choose or change your Part C plan or Part D Prescription Drug Plan each fall, during the Medicare Annual Election Period.

You may begin receiving  
plan information



Enrollment Period  
BEGINS



Enrollment Period  
ENDS



The choices you make during the Annual Election Period will take effect on **January 1** of the upcoming year.

# Special Election Periods

You may join a Part C or Part D plan at other times of the year, under certain circumstances, including:



When you first become eligible for Medicare



If you are on both Medicare and Medicaid



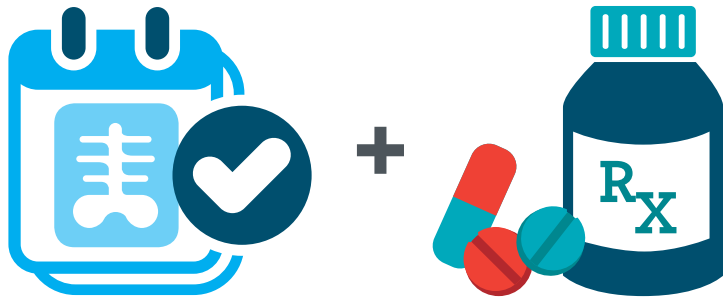
If your current plan is terminated



If you move to a community not served by your current plan

# Which type of plan is best for you? They're ALL available here.

No matter which type of plan works best for your situation, you can get it from



## Our Medicare Supplement Plans\*

- Help cover the gaps in Original Medicare.
- Add our Part D Prescription Drug Plan for complete coverage.†

† You may join a Part D Prescription Drug Plan ONLY during designated enrollment periods.



## Our Prescription Drug Plans (Part D)\*

- Some plans with no Part D deductible.
- Affordable and predictable copays.
- You may enroll only during designated enrollment periods.

\* You must live in the state of Alabama. You must be enrolled in Medicare Part A and Medicare Part B.

# Blue Cross and Blue Shield of Alabama.



## Our Medicare Advantage Plans (Part C)\*

- Include prescription coverage.
- Includes EXTRA benefits not covered by Original Medicare.
- You may enroll only during designated enrollment periods.



You can even get your dental coverage from Blue Cross and Blue Shield of Alabama.

## Stand-alone Dental plans available!

Providing 100% coverage for exams, x-rays, and cleanings — as well as coverage for basic and major services, including oral surgery and periodontic services.

# All of our Medicare Advantage and Medicare Supplement plans include:



## **myBlueCross**

With *myBlueCross*, you have 24-hour, online access to personalized health information, PLUS easy-to-use online tools that can help you to save time and efficiently manage your health. There's even a mobile app for easy access on the go.



## **Statewide access to our extensive provider network**

With doctors and specialists in every Alabama county and 98% of Alabama hospitals in our provider network, you can find care that's convenient and close to home.



## **Access to our nationwide network of pharmacies**

If your plan already includes prescription coverage — or if you've added our Part D plan to complete your coverage — you'll have coverage for a wide range of Medicare-approved drugs. And your plan is accepted at more than 63,000 pharmacies in our nationwide network.



**Preventive screenings and services  
— at no additional cost.**

Preventive screenings, immunizations, and other Medicare-recommended preventive services are covered at no cost to you.



**Medication Therapy Management**

Your Blue Cross and Blue Shield of Alabama plan will provide access to expert advice to help you safely manage your medications.



**Disease Management  
Program**

Our member management nurses are available to help you manage a variety of chronic conditions, through early intervention, appropriate treatments, and lifestyle changes.

# Plus these additional services:



## **24-Hour Nurse Hotline**

A specially trained nurse is standing by to answer your questions, 24 hours a day, 365 days a year.



## **SilverSneakers® Fitness Program\***

A fun and innovative health, exercise, and wellness program designed specifically for Medicare-eligible adults, SilverSneakers® can help you get fit while making new friends and enjoying a healthy lifestyle.

\* The SilverSneakers Fitness Program is provided by Healthways, Inc., an independent company. SilverSneakers is a registered mark of Healthways, Inc.





### **Air Medical Services\*\***

If you are hospitalized more than 150 miles from home, Air Medical Services will provide air ambulance transport to get you to a hospital near your home — no deductibles, copays, or out-of-pocket costs for you.



### **Beltone Discount†**

You'll be eligible for a 25% discount when you purchase any Beltone hearing aid.

\*\* Air medical transport services are provided through a contract with AirMed International, LLC. AirMed International, LLC is an independent company that does not provide Blue Cross and Blue Shield of Alabama products. Blue Cross is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical services terminate if coverage by your health plan ends.

† Beltone™ is an independent company that does not provide Blue Cross and/or Blue Shield products or services and is solely responsible for the services provided. Under a program made available through participating Blue companies, Beltone offers access to savings on items that members may purchase directly from Beltone. The Blue Cross and Blue Shield Association may receive payments from this vendor. Neither Blue Cross and Blue Shield of Alabama nor the Blue Cross and Blue Shield Association recommends, endorses, warrants or guarantees any specific vendor or item.

# What to expect when you enroll



First of all, you can expect the level of service that more than two million Alabamians count on every day. That's what you deserve. And that's our promise.

But, to get you started, here's what will happen:



We may call to verify your application.



Your ID card and Welcome Kit will be mailed right away. This will include details about how to get the most out of your plan and how to access important benefits.



Your SilverSneakers material will be mailed separately.

## Blue Cross. Strong. Dependable. Local.

When it comes to the quality you want in your Medicare health plan, look to Blue Cross and Blue Shield of Alabama with more than 75 years of experience serving Alabamians. As a member of the Blue Cross and Blue Shield family, we're proud to carry this well-known healthcare name. As of March 2014 enrollment, we provide coverage to over 2 million Alabamians in our group, individual and senior market products.

Take a moment to review the accompanying plan materials, and if you have questions, please don't hesitate to call 1-888-627-4715 (TTY 711) 8 a.m. to 8 p.m., 7 days a week.



**BlueCrossBlueShield  
of Alabama**

*We cover what matters.*

**Questions about our plans? Need help enrolling?**

**Call us toll free: 1-888-627-4715 (TTY 711)**

8 a.m. to 8 p.m., 7 days a week

Or visit us at: [www.bcbsalmedicare.com](http://www.bcbsalmedicare.com)

**Members call: 1-855-277-0036 (TTY 711)**

Blue Cross and Blue Shield of Alabama, Licensee of the Blue Cross and Blue Shield Association, has a contract with the Centers for Medicare & Medicaid Services (CMS) that is renewed annually, and availability of coverage beyond the end of the current contract year is not guaranteed. Benefits, formulary, provider network, pharmacy network, premium and/or co-payments/co-insurance may change on January 1 of each year.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply.

To opt-out of receiving future marketing communications from our plan, please contact Blue Cross and Blue Shield of Alabama at 1-855-828-3976 (TTY 711), 8 a.m. to 8 p.m., 7 days a week.



*We cover what matters.*