



Blue Cross Group Medicare Options<sup>SM</sup>

live  
your  
Blue  
life<sup>SM</sup>



# Maximize Your Medicare

with BlueSecure<sup>SM</sup> and Blue Cross Group MedicareRx (PDP)<sup>SM</sup>

Keep this information for reference.

Estos materiales están disponibles en español. Póngase en contacto con Servicio al Cliente para obtener ayuda.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Y0096\_GRPBSPDPENRBHSCSC25\_M

240906.1024



## Introducing Your Retiree Medicare Options

Now you can have the freedom and security of medical and prescription drug coverage that goes wherever you go. Your HCSC group retiree Medicare plan options include **BlueSecure** and **Blue Cross Group MedicareRx<sup>SM</sup>**. These two plans work together with Original Medicare to cover your medical, hospital and prescription drug costs.

**We're here to help you understand the benefits of each plan, how to get started and what to expect after you enroll.**

### Cover the out-of-pocket medical costs that Medicare doesn't

When you enroll in Medicare, your coverage is divided into parts. Original Medicare Part A and Part B cover about 80% of your hospital and medical costs. **BlueSecure** is group retiree coverage that pays secondary to Medicare. It fills some of the gaps for medical and hospital care that Medicare doesn't cover, like coinsurance, copays and deductibles. You can see any doctor who accepts Medicare, and you never need a referral to see a specialist. While it's not required, members who don't have one are encouraged to find a primary care provider. A PCP can get to know you over time and understand your unique health needs. This relationship can improve health outcomes and reduce care costs. **Blue Cross Group MedicareRx** is a Medicare Part D plan that helps to cover the cost of outpatient prescription drugs. With these two plans, you're covered anywhere you travel in the U.S.

### Pay Less with a HCSC Retiree Medicare Plan

A group retiree Medicare plan is one of your retirement benefits. HCSC has made sure to provide you with flexible options for your health care coverage. The BlueSecure and Blue Cross Group MedicareRx plans are group plans, which means your costs will be lower than the costs of individual Medicare plans you could buy on your own.

**Starting Jan. 1, 2025, all HCSC retirees and their covered dependents who are Medicare-eligible, age 65 or older, will need to be enrolled in one of the HCSC Retiree Medicare plan options.** In past years, HCSC has shared there would come a time when Medicare-eligible retirees and covered dependents would have to move off a Traditional plan (PPO, HSA or HMO).

This change means you will save money by no longer paying the full-cost difference between the Traditional plan and the group retiree Medicare plan, on top of your base premium contribution percentage. You will only pay your percentage costs of your new group retiree Medicare plan for 2025.



## Important!

- You must be a HCSC retiree enrolled in Medicare Part A and Part B. If you haven't signed up yet, contact your local Social Security office or go to **[www.ssa.gov](http://www.ssa.gov)** to enroll online.
- You must continue to pay any Part A or Part B premiums, Income-Related Monthly Adjustment Amount surcharges and late enrollment penalties as required by the Federal Government.
- Medicare must approve your enrollment in this plan before you are officially a member. This generally takes about 10 business days.
- Review all the items in this packet to learn about your group retiree plan.
- Follow the enrollment instructions provided by the Corporate Benefits Team.



# How Does BlueSecure Work?

## BlueSecure is a group retiree supplemental medical plan that works with Medicare Parts A and B.

Medicare will cover its share of your doctor and hospital bills first. BlueSecure will then help cover the remaining deductible and coinsurance.

Each year, Medicare can change the copayments and deductibles it will cover. With your HCSC-sponsored plan, BlueSecure adjusts to cover the remaining deductible and coinsurance. Your BlueSecure plan will renew every year as long as you pay your premium and the plan is available. See the plan documents in this enrollment kit for details about your coverage and any out-of-pocket costs.

## Here's what each plan type covers.

	Medicare Part A	Medicare Part B	BlueSecure
Inpatient Hospital	✓		✓*
Skilled Nursing	✓		✓†
Hospice Care	✓		✓
Inpatient Physician Visits		✓	✓
Preventive Care		✓	✓
Blood		✓	✓
X-rays		✓	✓
Laboratory Services		✓	✓
Speech & Physical Therapy		✓	✓
Medical Equipment & Supplies		✓	✓
Foreign Travel Emergency Care			✓
Part B Excess Charges			100%
Part B Deductible			✓

\* Covers up to 515 consecutive days of hospitalization

† Covers 21st through 100th day of skilled nursing care

## Part D rounds out your coverage.

Blue Cross Group MedicareRx is your Part D prescription drug plan. It covers common outpatient medications, like those used to treat blood pressure, cholesterol, depression and arthritis. Your HCSC-sponsored plan has copays for your Part D prescriptions. And there is a deductible to meet before benefits start.

Due to Medicare reforms, the most out-of-pocket costs you'll pay in 2025 for Part D drugs is \$2,000. In the years that follow, annual limits will be adjusted based on inflation. This cap does not apply to out-of-pocket spending on Part B drugs. Your monthly premium is also not included in your out-of-pocket costs. Review the Summary of Benefits to understand your costs.



### List of Covered Drugs (Formulary)

Within the formulary, you will see that prescription drugs are placed into tiers. The costs for drugs in each tier are generally different. Tier 1 includes the drugs prescribed for common conditions and usually cost the least.

### Transition Benefit

During the first 90 days of coverage, you may be able to fill a one-month supply of Part D eligible, non-formulary drugs or drugs that have restrictions. You and your provider will be alerted via mail of the transition fill and the requirements needed to continue receiving your drug. Such requirements include your provider submitting a formulary exception by calling the number on your new member ID card or filling out the formulary exception form found on [www.myprime.com](http://www.myprime.com). If the formulary exception is approved, you will pay the non-preferred drug tier cost-share.

### Insulin and Vaccine Costs

**Insulin:** You won't pay more than \$35 for a one-month supply of each covered insulin product. It doesn't matter what cost-sharing tier it's on.

**Vaccines:** Your plan covers most Part D vaccines at no cost to you. The following vaccines are covered under Medicare Part D: Shingles, Tetanus/diphtheria (Td), Tetanus, diphtheria, and pertussis (whooping cough) (Tdap), Hepatitis A, Hepatitis B and other vaccines recommended by Advisory Committee on Immunization Practices.

**You don't need to meet any required deductible for these items.**

### Pharmacies Near and Far

Our national pharmacy network includes thousands of locations. All major national retail and grocery pharmacy chains participate in the network.

## The following mail order and specialty pharmacies are in the network.

Once you enroll in your new plan, you will want to bookmark these websites and save the numbers to your phone:

### Mail-Order Pharmacies

#### Walgreens Mail Service

Visit [www.walgreensmailservice.com](http://www.walgreensmailservice.com)

Call **1-888-277-5475** TTY 711

#### Amazon Pharmacy

Visit <https://pharmacy.amazon.com>

Call **1-855-393-4279** TTY 711

#### Express Scripts® Pharmacy

Visit [www.express-scripts.com/rx](http://www.express-scripts.com/rx)

Call **1-833-715-0944** TTY 711

### Specialty Pharmacies

#### Walgreens Specialty Pharmacy

Visit [www.walgreensspecialtyrx.com](http://www.walgreensspecialtyrx.com)

Call **1-877-627-6337** TTY 711

#### Accredo

Visit [www.accredo.com](http://www.accredo.com)

Call **1-833-721-1619** TTY 711

**Please note:** Federal law forbids people who have Medicare from using coupons or other discounts with their Part D plan. These may only be used outside of your Part D benefit.

Prime Therapeutics LLC provides pharmacy solutions for Blue Cross and Blue Shield of Illinois. Blue Cross and Blue Shield of Illinois, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics LLC.

Accredo is a specialty pharmacy that is contracted to provide services to members of Blue Cross and Blue Shield of Illinois. Accredo is a trademark of Express Scripts Strategic Development, Inc.

Amazon Pharmacy is contracted to provide pharmacy home delivery services to Blue Cross and Blue Shield of Illinois.

Walgreens Specialty Pharmacy is contracted to provide specialty pharmacy services to members of Blue Cross and Blue Shield of Illinois.

Walgreens Mail Service is contracted to provide mail pharmacy services to members of Blue Cross and Blue Shield of Illinois.

Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of Blue Cross and Blue Shield of Illinois. Express Scripts® Pharmacy is a trademark of Express Scripts Strategic Development, Inc.





## Managing your Medications

Your prescription drug plan includes programs designed to encourage safe, cost-effective and appropriate use of medications. These include prior authorization, step therapy and quantity limits. If a drug requires one or more of these programs, it will be noted in the formulary.

## Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a new payment option starting in 2025 to help you manage your budget when it comes to out-of-pocket drug costs. It spreads them across monthly payments that vary throughout the plan year, instead of you paying all at once at the pharmacy. The new payment option might help you manage your expenses, it doesn't save you money or lower your drug costs. While the program is for anyone with Part D, it might not be right for everyone.

## Do you need financial support for your drugs?

You can apply for Extra Help any time before or after you enroll in Part D. Visit Social Security to learn more at [www.ssa.gov](https://www.ssa.gov). Choose 'Medicare,' then 'Apply for Part D Extra Help.'



Before you enroll, you can search for your medicines online at [www.myprime.com](http://www.myprime.com).\*

### Select 'Medicines,' then:

- 'Find medicines,' followed by
- 'Continue without sign in.'

### Under 'Select Your Health Plan':

- Select BCBS Illinois.
- Answer 'Yes.'
- Select Blue Cross Group MedicareRx<sup>SM</sup> – 5T Standard.
- Click 'Continue.'

### Type your medicine and dosage.

- Review the drug tier and requirements.
- Refer to the Summary of Benefits for your cost.

\* MyPrime.com is a pharmacy benefit website owned and operated by Prime Therapeutics LLC, a separate company providing pharmacy solutions for your plan.





# Blue Access for Members<sup>SM</sup>

**Register for BAM<sup>SM</sup> at [www.bluememberil.com](http://www.bluememberil.com).**

BAM is a secure website and, along with our mobile app, is designed to give you quick, easy access to the health information you need. You can:

- Access your Evidence of Coverage.
- View claims status and up to 18 months of activity.
- See your prescription drug history.
- Link to **[www.myprime.com](http://www.myprime.com)** to view your drug list/formulary and search for pharmacies.
- Find a doctor or urgent care facility.
- Request an ID card or print a temporary ID.

**If you already have a BAM account, you will not need to create a new one.**



## It's Easy to Go Mobile with BAM

Go to **[www.bluememberil.com](http://www.bluememberil.com)** or grab your smartphone and your member ID card and text<sup>†</sup> BCBSILAPP to 33633 so you can use BAM while you're on the go.

<sup>†</sup> Message and data rates may apply.

# Here's what you can expect after you enroll

## BlueSecure

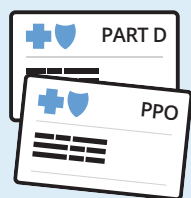
While Medicare doesn't need to approve your enrollment in this plan, you must be an HCSC retiree enrolled in Medicare Part A and Part B to use it. You will receive your BlueSecure member ID card after your enrollment is complete.

## Blue Cross Group MedicareRx

Medicare must approve your enrollment for Blue Cross Group MedicareRx before you are officially a member. Within 10–14 days of receiving your enrollment, we'll send you an acknowledgment letter. After your Part D enrollment is approved by Medicare, we'll send you a confirmation letter, followed by your member ID card for Blue Cross Group MedicareRx.

### You will have two new plan ID cards, *plus* your red, white and blue Medicare card.

- Be sure to take your red, white and blue Medicare card and your new BlueSecure card to visits with your providers. Use your ID card for Blue Cross Group MedicareRx at the pharmacy.
- Always show your member ID card when you receive care. Information on the ID card helps the provider file your claim with us.



#### Your plan ID cards will have this information:

- |                                                            |                                                               |
|------------------------------------------------------------|---------------------------------------------------------------|
| • <b>Your name</b>                                         | • <b>Plan number</b><br>This number is used by the plan only. |
| • <b>The name of your group retiree Medicare plan</b>      | • <b>Customer service phone number</b>                        |
| • <b>Member ID number</b><br>This number is unique to you. | • <b>Our website</b>                                          |

**If your Part D ID card hasn't come in the mail by your plan effective date, you can still use your benefits. Just show your Part D confirmation letter as proof of insurance at the pharmacy.**

**You will receive a Welcome Guide in the mail with important information about your new medical and prescription drug benefits.**

**Blue Cross and Blue Shield of Illinois is honored to be entrusted with your care. We are committed to providing you with outstanding service, expertise and convenience.**









## Questions about your HCSC group retiree plans?

Visit [www.bcbsil.com/retiree-medicare-hcsc](http://www.bcbsil.com/retiree-medicare-hcsc) or call the Medicare Help Center at **1-877-842-7564 TTY 711**.

We are open October 1 - March 31: Daily, 8:00 a.m. to 8:00 p.m., Local Time

April 1 - September 30: Monday through Friday, 8:00 a.m. to 8:00 p.m., Local Time.

Alternate technologies (for example, voicemail) will be used on weekends and holidays.

Not connected with or endorsed by the U.S. Government or Federal Medicare Program.

This information is a solicitation for insurance. This information is not a complete description of benefits.

MyPrime.com is a pharmacy benefit website owned and operated by Prime Therapeutics LLC, a separate company providing pharmacy solutions for your plan.

### *BlueSecure<sup>SM</sup> Plan Notice:*

BlueSecure, a retiree group supplemental medical plan, is offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Not connected with or endorsed by the U.S. Government or Federal Medicare Program.

### *Medicare Part D Plan Notice:*

Prescription drug plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. A Medicare-approved Part D sponsor. Enrollment in HCSC's plans depends on contract renewal.