



# Save money. Enjoy more benefits.



2025 Open Enrollment starts soon. Health Care Service Corporation needs you and your covered dependents to elect coverage in a 2025 group retiree Medicare plan if you and/or they are Medicare-eligible and on a Traditional plan (PPO, HSA or HMO) through Dec. 31, 2024. We shared with you over the years this change would come in the future. 2025 is the right time to make this change.

You will only pay the group retiree Medicare plan costs. You will no longer pay the full cost difference between our HCSC group retiree Medicare plan and the Traditional plan plus your part of the coverage in which you enrolled.



## Choose an HCSC Retiree Medicare plan with richer benefits.

### With a group retiree Medicare plan, you may:

- Save money on contributions toward premiums and out-of-pocket costs.
- Receive fuller benefits to help you lead a healthy life, including fitness and rewards programs.
- Have more benefits at a lower cost, and use any provider that accepts Medicare.\*
- Reduce your prescription drug costs. Both retiree Medicare options have Part D coverage.

### Traditional plan contributions keep rising while Medicare options remain stable.

- These retiree Medicare options provide flexibility and broad coverage. And both offer a nationwide pharmacy network, plus convenient refills by mail and online ordering.

#### Option 1

Blue Cross Group Medicare Advantage Open Access (PPO)<sup>SM</sup> reduces your out-of-pocket expenses with lower deductibles, coinsurance and out-of-pocket limits.

#### Option 2

With BlueSecure<sup>SM</sup>, you pay your premium and have no cost share for medical services covered by Medicare.

**Turn over for more information about each option.**

**Make the most of your benefits. Learn more at**  
**[www.bcbsil.com/retiree-medicare-hcsc](http://www.bcbsil.com/retiree-medicare-hcsc).**

Get one-on-one help by calling the HCSC Medicare Help Center at **1-877-842-7564 TTY 711**.  
We are available to discuss 2025 benefits beginning Nov. 1.  
We are open Oct. 1 – March 31 – daily, 8 a.m. to 8 p.m. local time.  
April 1 – Sept. 30 – Monday through Friday, 8 a.m. to 8 p.m. local time.  
Alternate technologies (for example, voicemail) will be used on weekends and holidays.

# Two comprehensive Medicare options, both with nationwide access.

## Blue Cross Group Medicare Advantage Open Access (PPO) bundles medical care and prescription drug coverage with wellness solutions.

- Benefits cover provider visits, hospital and emergency care, and prescription drugs.
- Use any provider in the U.S. that accepts Medicare;\* no network hassles, no referrals.
- Virtual telehealth visits.
- Low copays on common medicines that treat arthritis, high blood pressure, and osteoporosis.
- Over-the-counter monthly allowance with roll over.
- Hearing aid allowance of \$5,000 every three years.
- Comprehensive Part D drug list (formulary).
- Nationwide network of pharmacies, convenient refills by mail and online ordering.
- Rewards Program puts up to \$100 worth of gift cards in your pocket for choosing healthy activities\*\*.
- SilverSneakers® Fitness Program, 24/7 Nurseline, plus discounts on programs and purchases.
- Carry one card and call one Customer Service number.

## BlueSecure and Blue Cross Group MedicareRx (PDP)<sup>SM</sup> may lower your out-of-pocket costs for medical care and prescription drugs.

- BlueSecure is a group retiree supplemental medical plan that works with Original Medicare Parts A and B. BlueSecure covers 100% Part A and Part B deductibles and coinsurance. You will not be subject to copays, deductibles or coinsurance for Medicare-approved medical services received in the U.S. or its territories. You are responsible for your premium.
- You can see any doctor in the U.S. who accepts Medicare and you don't need a referral.
- PDP plan offers low copays on common medicines like those used to treat arthritis, high blood pressure, and osteoporosis.
- Comprehensive Part D drug list (formulary).
- Nationwide network of pharmacies, plus convenient refills by mail and online ordering.



Learn more at  
[www.bcbsil.com/retiree-medicare-hcsc](http://www.bcbsil.com/retiree-medicare-hcsc)



Or call  
**1-877-842-7564 TTY 711.**

\*Most doctors accept Medicare. The provider must be willing to accept Medicare assignment and bill BCBSIL.

The Healthy Activity Portal is a website owned and operated by HealthMine, Inc., an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide digital health and personal clinical engagement tools and services for members with coverage through BCBSIL.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

\*\*Registration is required to participate. Visit [www.BlueRewardsIL.com](http://www.BlueRewardsIL.com) to register and see what Healthy Actions earn rewards. Maximum annual rewards of \$100 in gift cards. One reward per Healthy Action per year. Healthy Action dates of service must be in the current plan year. Healthy Actions that earn rewards are subject to change.

SilverSneakers® is a wellness program owned and operated by Tivity Health, Inc., an independent company. Tivity Health and SilverSneakers® are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries.

### *BlueSecure 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 Blue Cross and Blue Shield of Illinois, which refers to 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.

### *Medicare Advantage Plan Notice:*

PPO plans provided by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC's plans depends on contract renewal.