



Blue Cross Group Medicare OptionsSM

live
your
Blue
lifeSM



**Important
information**

about your BlueSecureSM
retiree group supplemental
medical and Blue Cross Group
MedicareRx (PDP)SM plans

live your Blue life

Thank you for choosing BlueSecure and Blue Cross Group MedicareRxSM as part of your Medicare coverage.

You're in good company. Over one hundred million Americans depend on the Benefit of BlueSM.

This is the Welcome Guide we promised to send when your enrollment was approved. Please review the contents carefully. It has information you need about your new plans. If you have any questions or concerns that are not covered here, please call Customer Service at the numbers listed on the back of your member ID cards.

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New to Medicare?

We're here to help. We hope to answer your basic questions in this booklet. If you need more information or help understanding your benefits or the Medicare rules, call the numbers listed on the back of your member ID cards.

What You Need to Know about BlueSecure.

BlueSecure is a retiree group supplemental medical plan that works with Original Medicare to provide broad coverage, including helping to pay for things like copays and coinsurance. BlueSecure plans do not cover vision, hearing, or dental services. With BlueSecure, you can choose any doctor or specialist who accepts Medicare. At the time of your doctor's visit, there is no cost upfront. Just show your member ID card and your claim will be sent to Medicare and then sent electronically to us. Please confirm that your provider accepts Medicare before your appointment.

Hospitalization

BlueSecure can help pay for your Part A inpatient hospitalization coinsurance plus coverage for Medicare-approved amounts through the 515th day.

Medical Expenses

BlueSecure can help pay your Part B coinsurance, generally 20% of Medicare-approved costs, or copayments for hospital outpatient services. Medicare pays the other 80% of costs.

Blood

BlueSecure can help pay for the first three pints of blood each year.

Hospice Care

BlueSecure can help pay for your Part A coinsurance through the 100th day.

BlueSecure also can help pay for skilled nursing facility care, Medicare Part A and B deductibles, and emergency care when you travel outside the United States.

How do I find a doctor or hospital?

It's very important that your doctors accept Medicare assignment.

Find providers who do at www.medicare.gov/care-compare. This website is run by the Federal government, which keeps track of all providers accepting Medicare patients.

Remember, your plan does not require you to stay within a network and you never need a referral to see a specialist.

Questions about your medical or hospital coverage?

Call the Customer Service number on the back of your BlueSecure member ID card.

Learn How to Get the Most from Your Part D Plan.

Blue Cross Group MedicareRx covers many commonly used outpatient prescription drugs for health issues like diabetes, high blood pressure, high cholesterol, depression, and osteoporosis.

Get to Know Your Formulary.

Your plan covers a broad range of prescription drugs. A formulary is a list of drugs your plan covers. You'll find the costs for your drugs listed in the enclosed Evidence of Coverage Benefit Insert (EBI). Be sure to share the formulary with your providers and discuss any medications you are already taking. You can lower your costs if you stick to drugs on the list. And you may be able to save money by choosing generic drugs. Ask if this is an option for you. If you have questions, call us.

Drugs are placed in tiers.

The costs for drugs in each tier are different. Generally, drugs on lower-number tiers cost less. Tier 1 includes the drugs prescribed for common conditions. The drug list will tell you which tier a drug is in, and the tier can give you an idea of how much a drug costs. Read your EBI for details on coverage and member costs.

How to Read the Formulary.

There are two ways to find medications: by medical condition and alphabetically. The formulary includes a table that shows more information such as special rules for prior authorization, quantity limits and step therapy.

National Pharmacy Network

We make it easy and affordable to get the medications you need, in your neighborhood or across the country. Our national pharmacy network includes over 61,000 retail locations. Using an in-network pharmacy may allow you to purchase prescriptions for a lower copay than at an out-of-network pharmacy.

All major national retail and grocery pharmacy chains participate in the network, including:



Prime Therapeutics LLC has an ownership interest in AllianceRx Walgreens Prime, a central specialty pharmacy and home delivery pharmacy. Prime Therapeutics LLC, provides pharmacy benefit management services for Blue Cross and Blue Shield of Illinois and is owned by 18 Blue Cross and Blue Shield Plans, subsidiaries or affiliates of those plans.

Home Delivery and Specialty Pharmacy

AllianceRx Walgreens Prime is one of the nation's largest specialty and home delivery pharmacies.

Refills by Mail

Choose convenience with our mail-order service. A 90-day supply of the medications you take regularly can be delivered directly to your home. This service offers:

- Three ways to order refills: online, by phone or through the mail.
- Up to a 90-day supply of medications at one time.
- Email or phone notifications when your order is received, and your prescriptions are mailed.

You'll need to set up a new account to use the service. Visit www.alliancerxwp.com.

Specialty Pharmacy

AllianceRx Walgreens Prime is also our Specialty Pharmacy, offering convenient home delivery and expertise in handling specialty and compound medications. You may be able to fill specialty prescriptions at certain retail pharmacies instead, if they stock the medication.

AllianceRx Walgreens Prime is available to answer your questions. They'll help you by:

- Setting up reliable, on-time delivery of your medicine to a location of your choice like your home, office, or a select retail pharmacy for pick up.
- Teaching you how to take and store your medicine and stay on schedule.
- Closely working with your doctor and health plan to coordinate your care. All treatment decisions are always between you and your doctor.
- Helping you manage any side effects from your medicine.
- Working with you to find available medication financial assistance options.
- Assisting when you have questions about your insurance coverage and prior authorizations.
- Being available 24/7, including holidays, when you need to reach a pharmacist.

Out-of-Network Pharmacies

You can buy covered drugs from out-of-network pharmacies in an emergency or if you are traveling where there is no network pharmacy. Please call us for more information.

Questions about your prescription drug coverage?

Call Customer Service at the number on the back of your Blue Cross Group MedicareRx member ID card. Or visit our Online Retiree Tools. You can quickly access finder tools and search providers, pharmacies, or covered drugs.

Visit www.bcbsil.com/retiree-medicare-tools

Let's Get Started.

Make the most of your plans by taking the next steps.



Step 1 Check Your Member ID Cards.

Please note: You can begin to use your benefits on your effective date, even if your ID card has not yet arrived in the mail.

You will get an ID card for each plan.

These are separate from your red, white and blue Medicare ID card.

Review for the following:

- **Effective Date**

Your confirmation letter and Part D plan member ID card will show your effective date — the date your coverage begins.

- **Personal Information**

Make sure the information on the ID cards is accurate.

If something is wrong on your ID card, please call the Customer Service number on the back of the card.

Step 2 Review Your Plans.

Take a look at the documents in this Welcome Kit to be sure you understand your new benefits. Remember, these are important documents, so keep them in a safe place.

BlueSecure

Your enrollment kit included a benefit highlight sheet. That sheet noted:

- The costs Original Medicare pays
- The benefits the plan pays
- Any expenses you may have to pay

Medicare updates this information each year.

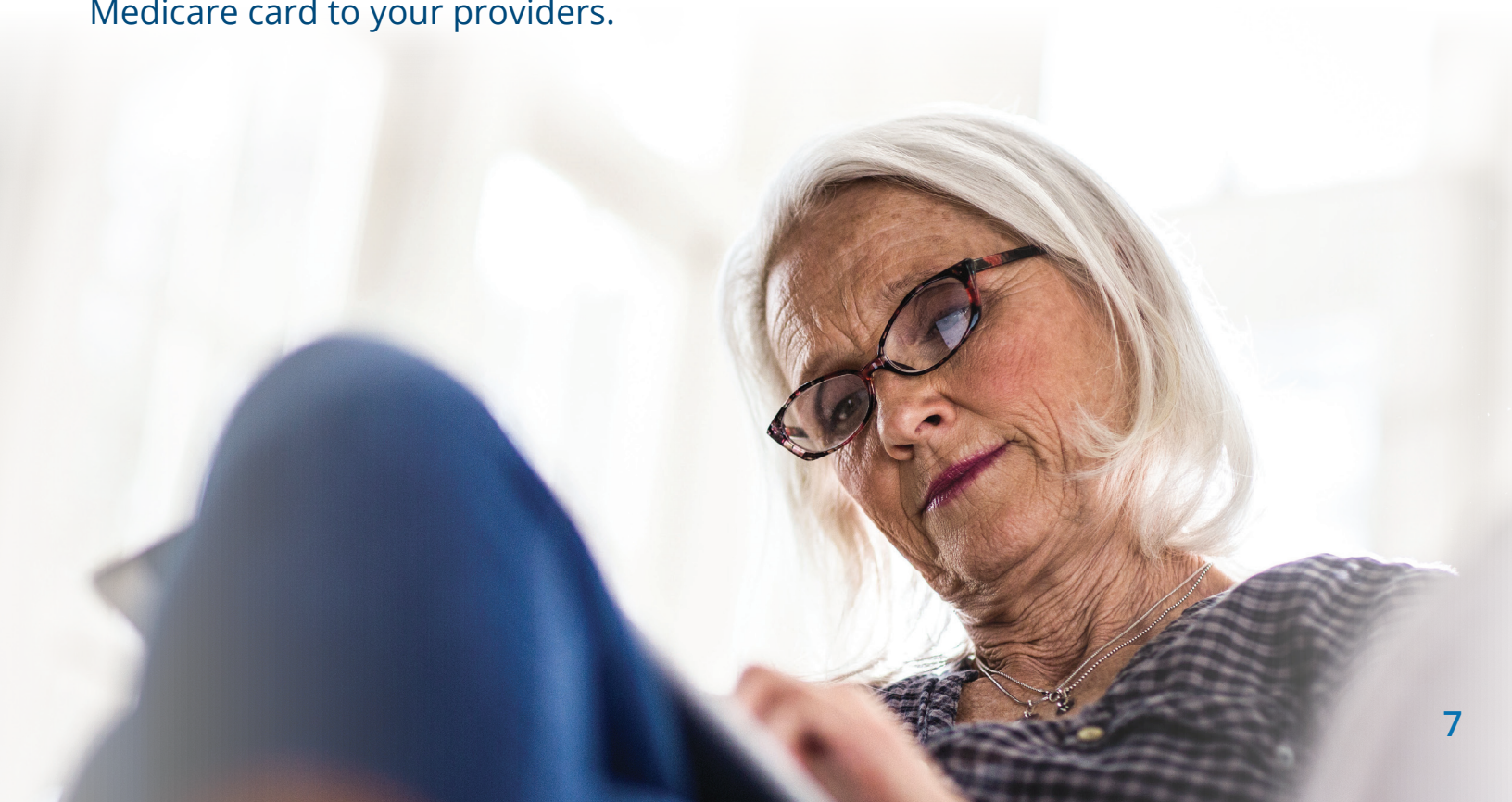
Blue Cross Group MedicareRx

The Evidence of Coverage Benefit Insert (EBI) tells you how to get your prescription drugs covered through the plan. The EBI included in this kit explains:

- What your Part D plan covers
- What you pay for your Part D prescription drugs
- Your rights and responsibilities

Step 3 Notify Your Doctor and Pharmacy.

Show your new ID cards to your doctor and pharmacy so they have the most up-to-date information. You also may need to show your red, white and blue Medicare card to your providers.



Forms You May Need.

These are some of the forms you may need during the year.

- **Authorization to Disclose Protected Health Information (PHI)**
Use this form to give the plan permission to share your PHI with a specific person or entity.
- **Prescription Drug Mail Order Form**
Be sure to use the mail-order program for eligible maintenance medications. You will enjoy the ease of home delivery and may be able to save money. When you have a new prescription, use the online form at www.alliancerxwp.com. You will need to register the first time you use the service.
- **Prescription Drug Coverage Determination**
If the plan will not cover a prescription drug or medical service, you may ask for a coverage determination. Choose the form that matches your request at www.myprime.com.
- **Appointment of Representative**
This form lets you name someone to make decisions on your behalf and to get your health information such as Explanation of Benefits (EOB) forms and premium bills (if applicable). This form also allows the plan to share your health information with a third party such as another health plan or provider. Having this completed form on file is vital for caregivers.

All forms can be requested by calling Customer Service. Or, visit www.bcbsil.com/retiree-medicare-tools.

Report Fraud.

Medicare fraud costs billions of dollars each year.

Here are some ways you can help stop it:

- Keep your member ID card safe. Treat it like you would a debit or credit card.
- Make a copy of your member ID card and keep it in a safe place.
- If your member ID card is lost or stolen, call us right away.
- Be sure the pharmacy has your correct information.
- Look at your EOB carefully to be sure that you have been properly charged. If you think you may have been the victim of fraud, report it to our Fraud Hotline right away.



To report fraud,

call **1-800-543-0867** • TTY 711 24 hours a day, 7 days a week

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

We'll Keep in Touch.

Because we care about your well-being and want you to get the most from your Medicare plan, we'll be in touch with you throughout the year.



Did you provide your email address?

When you provide your email address, we'll send you communications about health plan benefits and programs throughout the year. We never share your email address outside the plan. If you haven't shared your email address with us, and would like to receive these communications, please call Customer Service. Once you begin receiving emails, you can always opt out or ask us to stop sending them to you.



Annual Notice of Change (ANOC)

Every year, you will receive an Annual Notice of Change from Blue Cross Group MedicareRx. This notice outlines the premium/benefit changes (if any) for your plan. These changes will begin either on January 1 or on the effective date in the following calendar year that your employer has chosen. Review this document carefully.



Explanation of Benefits

You will receive a statement called the Explanation of Benefits. How often you receive it depends on how often you go to the doctor or get prescriptions. This statement is not a bill. It simply shows what you have paid and the benefits you have used. Review these to be sure they are correct. If you think there are mistakes, call Customer Service. If you think you are the victim of fraud, let us know right away.



Blue Access for MembersSM (BAMSM)

BAM is your one-stop online resource, where you can get information about your plan, claims and benefits. It also has tools to help you stay well. Visit www.bluememberil.com.



Connect Community

Connect is a fun and interactive way to get the latest health information. Read, engage and ask questions through our online blog-style format at <http://connect.bcbsil.com/medicare>.

Join the conversation and share content with your friends and family.



COVID-19

As news about COVID-19 continues to evolve, the safety and well-being of our members remains our top priority. Go to www.bcbsil.com/covid-19 for the most recent updates from Blue Cross and Blue Shield of Illinois.

Your Plan Fits Your Needs

Discover how your
coverage works for you.





Blue Cross Group Medicare OptionsSM

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

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.

Medicare Part D Plan Notice:

Prescription drug plans provided by HCSC Insurance Services Company (HISC), an Independent Licensee of the Blue Cross and Blue Shield Association. A Medicare-approved Part D sponsor. Enrollment in HISC's plans depends on contract renewal.