



Blue Cross Group Medicare OptionsSM

Maximize your Medicare

with BlueSecureSM and Blue Cross Group MedicareRx (PDP)SM

What's inside:

- How a HCSC retiree Medicare plan saves you money
- Details about your custom designed medical and prescription drug benefits
- How BlueSecure and Medicare Part D plans work
- What happens after you enroll



live your
Blue life



Pay Less with a HCSC Retiree Medicare Plan

A retiree group 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 MedicareRxSM** plans are different from individual Medicare plans you could buy on your own. The benefits are richer and you can seek care across the country. There are no network restrictions. These two plans work together with Original Medicare to cover your medical, hospital and prescription drug costs. And because it's a group plan, your costs will be lower.

As you know, if you enroll or are enrolled in a traditional plan (PPO, HMO or HSA) but are qualified for the Medicare-based plan, you will pay the full cost difference between the traditional plan you select and the HCSC retiree BlueSecure with PDP Medicare plan option. This is in addition to your retiree share of the traditional coverage. These costs may be significant. **Now is the time to switch to a custom-designed HCSC retiree Medicare plan.**

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

When you're under 65, health insurance plans usually include medical and prescription drug coverage, and perhaps dental and vision benefits.

Let's get started.

It only takes a few minutes to get covered. Just follow these simple steps:

1. If you haven't signed up for Original Medicare Part A and Part B yet, contact your local Social Security office or go to www.ssa.gov to enroll online.
2. Review this brochure and the plan documents.
3. **It's time to enroll!** Follow the enrollment instructions provided by your benefit administrator.
4. Watch your mailbox for your Part D acknowledgment and confirmation letters, and your member ID cards. There will be one card for each plan; two cards in total.
5. Your Welcome Kit with plan documents and formulary will arrive separately from your ID cards.
6. Be sure to register for Blue Access for MembersSM (BAMSM) at www.bluememberil.com. It is a secure website designed to give you quick easy access to the health information you need. Bookmark it on your computer or download the easy-to-use mobile app to your smartphone or tablet. You'll be able to enjoy these benefits any time, any where:
 - View your claims, coverage and benefits.
 - Find a doctor or urgent care facility.
 - Get a temporary digital member ID card.
 - See your prescription drug history.

How does BlueSecure work?

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

You must be enrolled in Original Medicare (Part A and Part B) before you can enroll in BlueSecure retiree supplemental medical coverage.

Medicare will cover its share of your doctor and hospital bills. A BlueSecure plan will cover the remaining deductible and coinsurance.

Each year, Medicare can change the copayments and deductibles it will cover. Depending on the plan you choose, 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.

	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			\$198

* Covers up to 515 consecutive days of hospitalization

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

‡ Foreign Country: Pays 80% after \$250 annual deductible up to a Lifetime Max. of \$50,000. Services must be rendered within 60 days of travel outside the U.S.

You must continue to pay any required Part A or Part B premiums which are usually deducted from your Social Security benefit.

See the enclosed benefit highlights for plan details.

Get help paying for your prescription drugs

Blue Cross Group MedicareRx helps you stay healthy and protects you against high pharmacy costs. Medicare Part D plans cover commonly used outpatient medications, like those used to treat high blood pressure, high cholesterol, depression, and osteoporosis.

Your benefits include:

- A comprehensive drug list (formulary).
- Convenient home delivery and online ordering.
- A nationwide network of pharmacies.
- The confidence of knowing your coverage is backed by a leading health insurer.

How does Medicare Part D work?

Retirees may have a copay or coinsurance for prescriptions. After spending a government-set amount of money on medications, they may reach or even go past the coverage gap in a year. Copays and coinsurances **will not change during the coverage gap with your HCSC retiree plan.**

Part D coverage generally has four stages.

1. Annual Deductible

This is the amount retirees usually have to pay for prescriptions before the plan starts to pay. **With this HCSC-sponsored plan, there is no deductible to pay.**

2. Initial Coverage Limit

With typical Part D coverage, retirees may pay a copay or coinsurance for each eligible prescription. The plan pays the rest until total costs reach the Initial Coverage Limit. This is an amount determined by the Centers for Medicare and Medicaid Services (CMS). It may change each year. Only the retail cost of a prescription drug goes toward the Initial Coverage Limit. So even if the retail cost is \$100, and the copay is \$10, the amount that counts toward the Initial Coverage Limit will be the \$100 retail cost. **HCSC shares these costs with you, reducing the amount you pay for deductibles, copays, and coinsurance.**

3. Coverage Gap

Also called the “donut hole,” this stage starts after the retiree and the plan have spent up to the Initial Coverage Limit. While in the Coverage Gap, what retirees pay for drugs may change, based on the Part D plan. Review the Part D Summary of Benefits for details about your retiree group prescription drug plan. **As an HCSC retiree, what you pay for drugs during this stage will not change. You can enjoy full coverage and avoid the coverage gap.**

4. Catastrophic Coverage

When your out-of-pocket costs reach an amount set by CMS each year, you will enter Catastrophic Coverage. During this phase, you may pay a copay or coinsurance for covered drugs for the rest of the calendar year.

Review the Summary of Benefits for details and how HCSC enhances your benefit coverage.



What medications are covered?

In Medicare Part D plans, prescription drugs in the formulary are placed into tiers. The costs for drugs in each tier may be different. Tier 1 includes drugs used to treat common conditions and will cost less than drugs in other tiers.

Before you enroll, you can search your medicines and view the standard formulary at 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, then '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 benefit management services for your plan.

Here's what you can expect after you enroll

BlueSecure

While Medicare doesn't need to approve your enrollment in this plan, you do need to be 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 Blue Cross Group MedicareRx enrollment 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, you'll get a confirmation letter, followed by your Blue Cross Group MedicareRx member ID card.

- You will have two new plan ID cards, plus your red, white and blue Medicare card. Be sure to take your Medicare card and your new BlueSecure card to visits with your providers. Show your new Blue Cross Group MedicareRx card to your pharmacy. If your Part D ID card hasn't come in the mail by your effective date, you can still use your benefits. Just show your Part D acknowledgment or confirmation letter as proof of insurance at the pharmacy.
- You will receive a Welcome Kit in the mail with important information about your new medical and prescription drug benefits. It will include a welcome guide, BlueSecure benefit highlights, and your Part D evidence of coverage and formulary.



Questions about your plans?

Talk to the HCSC Corporate Benefits Team or refer to the Summary of Benefits for details. Or you can call the Medicare Help Center at **1-866-468-9636** TTY **711**.

We are available to discuss 2022 benefits on November 1.

We are open September 1 – January 31: Daily, 8:00 a.m. to 9:00 p.m. CT

February 1 – August 31: 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.

Get more from your Medicare.

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

BlueSecureSM Plan Notice:

BlueSecure, a retiree group supplemental medical plan, is offered by Blue Cross and Blue Shield of Oklahoma, 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:

Blue Cross Group MedicareRx is a prescription drug plan 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 plan depends on contract renewal.