

Blue Advantage (PPO) is a Medicare-approved PPO plan. Enrollment in Blue Advantage (PPO) depends on CMS contract renewal.

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.

You may only enroll in Blue Advantage (PPO) plans during specific times of the year. For more information on enrollment periods please call us toll free at 1-888-873-4707 (TTY 711), 8 a.m. to 8 p.m., 7 days a week.

You may be enrolled in only one Part D plan at a time. Medicare beneficiaries who are enrolled in an MA Private Fee-for-Service (PFFS) plan that includes Medicare prescription drugs or any MA coordinated care (HMO or PPO) plan will be automatically disenrolled from the HMO, PPO or MA PFFS plan if they enroll in a Prescription Drug Plan (PDP). Medicare beneficiaries enrolled in a PFFS that does not include Medicare prescription drug coverage, an MA Medical Savings Account (MSA) plan or an 1876 Cost plan may enroll in a PDP and will not be automatically disenrolled from the PFFS, MSA or an 1876 Cost plan. Medicare beneficiaries may also enroll in Blue Advantage (PPO) through the CMS Medicare Online Enrollment Center located at <http://www.medicare.gov>.

You must continue to pay your Medicare Part B premium.

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 the extent of any discrepancy between this document and your Evidence of Coverage/Contract Booklet, your Evidence of Coverage/Contract Booklet takes priority.

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.

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

**Call us toll-free: 1-888-873-4707 (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 Advantage**  
A Medicare Approved PPO

## 2015 Benefit Review

*When Medicare alone is not enough*

### What is Blue Advantage?

Blue Advantage is a Medicare-approved Medicare Advantage plan. Also known as Medicare Part C, Medicare Advantage plans like Blue Advantage provide members with their Medicare Part A and Part B coverage plus extra benefits, and generally feature lower copayments than Original Medicare does.

### How does Blue Advantage work?

Unlike Original Medicare, with a Blue Advantage plan, all of your coverage — medical, hospital, prescription drug — is included. Instead of relying on Medicare Parts A and B to cover hospital and medical expenses, and a separate Part D plan for prescription drugs, everything is conveniently covered by one simple and effective plan. With Blue Advantage you'll get more protection, more savings, more freedom, and more security.

### What advantages does Blue Advantage provide?

With affordable monthly premiums, Blue Advantage gives you the peace of mind, convenience, and value that comes from knowing that you're covered by one comprehensive plan.

### Blue Advantage Health and Wellness extras

Blue Advantage also gives you valuable health and wellness extra benefits including:

- A FREE SilverSneakers® fitness membership\*
- AirMed transportation service\*\*
- 24-Hour Nurse Hotline
- Beltone hearing aid discounts†

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

\*\* 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.

	Blue Advantage Complete	Blue Advantage Premier
<b>Doctor Visit Copay</b>	\$20 primary care \$40 specialist	\$10 primary care \$30 specialist
<b>Inpatient Hospital Copay</b>	\$225 per day	\$195 per day
<b>Outpatient Hospital Copay</b>	\$0 – \$400	\$0 – \$200
<b>Lab Services</b>	\$0	\$0
<b>X-rays</b>	\$20	\$15
<b>Routine Eye Exam</b>	\$0	\$0
<b>Part B Drugs Coinsurance</b>	20%	0%
<b>Prescription Drug Deductible</b>	Tiers 1 -2 \$0 Tiers 3 - 5 \$320	All Tiers \$0
<b>Prescription Drug Copays</b>	Tier 1 \$4 Tier 2 \$12 Tier 3 \$45 Tier 4 \$95 Tier 5 25%	Tier 1 \$4 Tier 2 \$12 Tier 3 \$45 Tier 4 \$75 Tier 5 33%
<b>Monthly Premium</b>	\$0	\$159

For a more complete list of Benefits, please refer to the Blue Advantage Summary of Benefits.

The benefits shown above represent Medicare-covered services at the in-network level of coverage unless otherwise stated.

### Benefits Table for Members in Bibb, Chilton, Jefferson, Shelby and Walker Counties.