



MedicareBlueSM PPO (Regional PPO)

2010 MedicareBlue PPO (Regional PPO) enrollment kit

Medical and prescription drug coverage

Welcome!

Thank you for your interest in MedicareBlue PPO (Regional PPO). Blue Cross and Blue Shield has served millions of members for generations and can guide you through your Medicare plan decision-making process. We work with Medicare to offer a Medicare Advantage plan with prescription drug coverage. Our plan lets you choose a doctor without a referral, and pay less when using our preferred network of providers. The plan's prescription drug coverage includes access to a national pharmacy network. There's also a travel benefit so you can receive in-network benefits for medically necessary care outside the seven-state service area.

Questions?

Contact your licensed sales representative or Blue Cross and Blue Shield directly for more information or to learn how to enroll.

MedicareBlue PPO (Regional PPO)

You have the option to speak with a licensed sales representative when you call this number:

Customer Service: **1-866-434-2038**

TTY users call: **1-866-456-1550** 8 a.m. to 8 p.m., daily,
Central and Mountain Time

Online: **www.YourMedicareSolutions.com**

In writing: PPO (Regional PPO), P.O. Box 155845,
Fort Worth, TX 76155-0845

Medicare

For more information about Medicare benefits and services:

1-800-MEDICARE (1-800-633-4227)

TTY users call: **1-877-486-2048** 24 hours a day,
seven days a week

Benefits, formulary, pharmacy network, provider network, premiums and/or copayments/coinsurance may change on January 1, 2011. Please contact MedicareBlue PPO (Regional PPO) for details.

Blue Cross and Blue Shield — your partner in health

Original Medicare doesn't cover everything. There are deductibles, copays and coinsurance amounts you must pay when you receive health care services. It also doesn't cover routine physicals or prescription drugs. Expenses can quickly add up. A Medicare Advantage plan like MedicareBlue PPO (Regional PPO) helps fill in the gaps.

With MedicareBlue PPO (Regional PPO), you get all of the health and medical benefits of Original Medicare plus additional benefits and services Medicare doesn't cover. This includes lower cost-sharing for inpatient and outpatient services, coverage for annual physical exams and coverage for prescription drugs — all in one convenient, easy-to-use plan. You pay one monthly premium for both your health and prescription drug coverage.

The *2010 Medical and prescription drug coverage* overview in the back pocket of this enrollment kit describes the plan's premium, benefits and cost-sharing. In this kit you'll also find the *2010 Formulary, Summary of Benefits* and an enrollment form.

A Medicare-approved regional PPO plan



Who is eligible?

Regardless of your income or health, you can enroll in MedicareBlue PPO (Regional PPO) if you meet these criteria:

- Are age 65 or older, or are under age 65, permanently disabled and have received Social Security disability payments for at least two years.
- Currently have Medicare Part A and Part B. You must continue to pay your Part B premium (and Part A, if applicable).
- Live in the service area — Iowa, Minnesota, Montana, Nebraska, North Dakota, South Dakota and Wyoming.
- Do not have end-stage renal disease, unless:
 - You have had a successful kidney transplant or no longer need dialysis,
 - You are covered by a Blue Cross and Blue Shield plan when you enroll,
 - Your current Medicare Advantage plan stops providing coverage in your area.

Convenient, easy to use plan

Since MedicareBlue PPO (Regional PPO) includes both medical and prescription drug coverage, all you need is your member ID card when you go to your doctor or fill a prescription at the pharmacy.

Freedom to choose your own doctor

You have the freedom to see any Medicare-participating doctor or provider you choose and receive benefits. When you use providers inside the network, you pay less out-of-pocket. You may have to pay more for services received out-of-network, except in emergency or urgent care situations. Regardless of whether you use network providers, you are not required to choose a primary care physician or get a referral to see specialists.

Our network includes doctors, specialists, clinics and hospitals throughout the seven-state service area of Iowa, Minnesota, Montana, Nebraska, North Dakota, South Dakota and Wyoming, including border counties.



Predictable costs

With MedicareBlue PPO (Regional PPO), your out-of-pocket costs are fixed for services like doctor's visits, emergency care, hospital stays and routine preventive care. This can make your health care costs more predictable and easier to budget.

Your plan travels with you

The plan's travel benefit means you can feel more secure about your health care coverage while away from home. The plan pays in-network benefits for medically necessary out-of-network care when you travel outside the seven-state area in the United States for up to six months. If you travel outside the United States, the plan covers emergency care although you may have to pay for the care and file a claim to be reimbursed.

Find out more

For more information on the plan's premium, benefits and services, see the *2010 Medical and prescription drug coverage* overview, the *Summary of Benefits* and the *2010 Formulary*. All are in the back pocket of this kit.

When can you enroll?

- **Initial Enrollment Period.** This is your first opportunity to enroll. It's a seven-month period that begins three months before you first become eligible for Medicare.
- **Annual Election Period.** You can enroll or switch plans from November 15 to December 31 each year with changes effective January 1.
- **Open Enrollment Period.** You can change to a like plan from January 1 to March 31 each year. The change must include a change to your medical coverage; you cannot drop drug coverage.
- **Special Enrollment Periods.** These allow you to enroll at other times of the year if you:
 - Move into or out of the plan's service area
 - Lose coverage from an employer or union group plan, or Medicaid, or your current plan is no longer offering coverage
 - Other special circumstances

Call Customer Service if you have questions.

Save on prescription drugs

MedicareBlue PPO (Regional PPO) may help you save on your existing medications. The plan includes catastrophic protection to help minimize your out-of-pocket expenses. Your plan travels with you so that you can get the drugs you need anywhere in the United States.

Network pharmacies

Once enrolled, you have access to more than 59,000 network pharmacies across the United States, including major chains such as Target, Wal-Mart or Walgreens, and many neighborhood pharmacies. These participating pharmacies recognize and accept MedicareBlue PPO (Regional PPO) member ID cards for prescription drugs. Using the network of participating pharmacies reduces your costs and your claims will be filed for you.

If you go to a pharmacy that is not in the network, you may have to pay more for your prescriptions and file a claim to be reimbursed for the cost. You will pay any difference between the non-network pharmacy's charge and the plan's allowable charge.



Drug formulary

Every Medicare-approved prescription drug plan has a list of drugs it covers, called the drug formulary. The MedicareBlue PPO (Regional PPO) formulary has four different “levels” of covered drugs:

- Level 1: Covered Generic
- Level 2: Covered Preferred Brand
- Level 3: Covered Brand
- Covered Specialty drugs

The amount you pay for a prescription drug depends on the drug level it’s on.

It is important to review the formulary to see if the prescription drugs you take are covered. The formulary may change as new drugs, such as generic versions of brand-name drugs, are added. Please review the *2010 Formulary* in the back pocket of this enrollment kit for more details. You may also call Customer Service (the phone numbers are on the inside front cover) with questions or search for covered drugs on our website at www.YourMedicareSolutions.com and click on Search Drug Formulary.

If your drug isn’t on the formulary

Talk to your doctor if your drug isn’t on the formulary. He or she may be able to prescribe a different drug for you that is covered by the plan. If an alternative drug is not available or will not be as effective, your doctor can request a formulary exception to have the drug covered. For more information on the exception process, see the *2010 Formulary* or contact Customer Service.

90-day supplies

Extended supplies (up to 90 days) of maintenance drugs are available to you through our mail service pharmacy and certain network retail pharmacies. By purchasing a 90-day supply, you may pay less than if you purchase the drug each month.

Using the convenient mail order service, PrimeMail*, may save you time and money on maintenance medications. If you choose to participate, your drugs are mailed directly to your home. For more information on PrimeMail, call Customer Service (the phone numbers are on the inside front cover). When you enroll in MedicareBlue PPO (Regional PPO), you will receive a packet explaining the mail service program in your new member welcome kit.

Certain retail pharmacies also provide extended supplies at the mail order rate. This is called Preferred Extended Supply. The pharmacy directory identifies which retail pharmacies offer Preferred Extended Supply for prescriptions.

*PrimeMail is from Prime Therapeutics, LLC, an independent company providing pharmacy benefit management services.

Extra help for those who need it

You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for getting extra help, call:

- **1-800-MEDICARE (1-800-633-4227)**. TTY or TDD users should call **1-877-486-2048**. Call 24 hours a day, seven days a week.
- The Social Security Office at **1-800-772-1213** between 7 a.m. and 7 p.m., Monday through Friday. TTY or TDD users should call **1-800-325-0778**.
- Your State Medical Assistance (Medicaid) office



How to enroll

1. **Review the *Summary of Benefits, 2010 Medical and prescription drug coverage overview and 2010 Formulary***
2. **Choose a premium payment option** (remember, you must continue to pay your Medicare Part B premium, and Part A if applicable):
 - A paper bill each month so you can pay by mail
 - Deduction from your Social Security check. Note: It may take up to three months for the Social Security deduction to begin. You are responsible for all premiums due from your enrollment effective date up to the point withholding begins.
 - After you've received your first paper bill, sign up for Electronic Funds Transfer (EFT). This allows the plan to withdraw your monthly premium directly from your checking or savings account. The EFT form will be in your new member welcome kit.
Note: Do NOT send a payment with your application.

4. Select a way to enroll:

- Enroll online on our website at www.YourMedicareSolutions.com
- Call Customer Service and enroll by telephone
- Contact a licensed sales representative for assistance in completing an application
- Complete the enclosed enrollment form and mail it in the enclosed postage-paid envelope

Once you've enrolled...

Generally, enrollment forms received between November 15 and December 31, 2009 will be effective for coverage January 1, 2010. If you enroll at other times, your effective date depends on the reason for your enrollment. After you've enrolled you'll receive:

- **An acknowledgement letter and member ID card.**
When you receive your member ID card put away your Original Medicare card. You won't need it as long as you're covered by MedicareBlue PPO (Regional PPO). If you lose your member ID card, call Member Services to request a replacement or order one online at www.YourMedicareSolutions.com from the Member Services page.
- **A new member welcome kit.** The kit includes a member handbook, Summary of Benefits, Evidence of Coverage, pharmacy directory, provider directory, Electronic Funds Transfer form, mail service pharmacy packet and more.



For more information

To find a network provider or pharmacy, ask about the formulary or request materials:

- Call Customer Service at **1-866-434-2038** (TTY users call **1-866-456-1550**), 8 a.m. to 8 p.m., daily, Central and Mountain Time. You have the option to speak with a licensed sales representative when you call this number.
- Go online for information, such as searching for a provider or pharmacy, looking up drugs on the formulary, printing a personal pharmacy listing or printing other materials from **www.YourMedicareSolutions.com**
- Send written requests to Customer Service, MedicareBlue PPO (Regional PPO), P.O. Box 155845, Fort Worth, TX 76155-0845

Inside you'll find:

- 2010 Medical and prescription drug coverage overview
- 2010 MedicareBlue PPO (Regional PPO) Summary of Benefits
- 2010 Formulary
- MedicareBlue PPO (Regional PPO) Grievances, Coverage Determinations and Appeals
- MedicareBlue PPO (Regional PPO) 2010 Individual Enrollment Form
- Postage-paid return envelope



MedicareBlueSM PPO (Regional PPO)

A Medicare Advantage Plan

Coverage is available to residents of the service area and separately issued by one of the following plans: Wellmark Blue Cross and Blue Shield of Iowa,* Blue Cross and Blue Shield of Minnesota,* Blue Cross and Blue Shield of Montana,* Blue Cross and Blue Shield of Nebraska,* Blue Cross Blue Shield of North Dakota,* Wellmark Blue Cross and Blue Shield of South Dakota,* and Blue Cross Blue Shield of Wyoming.*

*Independent licensees of the Blue Cross and Blue Shield Association

For more information, contact a licensed sales representative or call MedicareBlue PPO (Regional PPO) Customer Service. You have the option to speak with a licensed sales representative when you call this number.

Toll-free: **1-866-434-2038**

TTY: **1-866-456-1550**

8 a.m. to 8 p.m., daily, Central and Mountain Time

Or, visit **www.YourMedicareSolutions.com**