



MedicareBlue<sup>SM</sup> Rx (PDP)

# 2010 MedicareBlue Rx (PDP) enrollment kit

*A stand-alone prescription drug plan*

# Welcome!

*Thank you for your interest in MedicareBlue Rx (PDP). 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 prescription drug plan that offers a choice of coverage options and premiums designed to meet your needs. This stand-alone plan provides prescription drug coverage that's in addition to other medical coverage you may have. With this plan, you have access to a national network of pharmacies, so you're covered whether at home or when traveling anywhere in the United States.*

## Questions?

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

### **MedicareBlue Rx (PDP)**

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

*Customer Service:* **1-866-434-2037**

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

*Online:* **[www.YourMedicareSolutions.com](http://www.YourMedicareSolutions.com)**

*In writing:* MedicareBlue Rx (PDP), 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, premiums and/or copayments/coinsurance may change on January 1, 2011. Please contact MedicareBlue Rx (PDP) for details.

# MedicareBlue Rx (PDP) — your choice for drug coverage

Prescription drugs can be expensive. With MedicareBlue Rx (PDP), you know you're selecting a plan that can help you manage your drug costs.

MedicareBlue Rx (PDP) offers three plan options that are Medicare-approved and may provide savings on generic, brand-name and specialty drugs. To see the premiums and differences between plan options, please review the *2010 Prescription drug coverage options* overview in the back pocket of this enrollment kit.

With each option, you pay the premium and either coinsurance or copays for the covered drugs. Two of the options have deductibles you must meet before the plan begins coverage, and another option offers coverage of certain drugs during the coverage gap. All of the options include catastrophic coverage that helps protect against high drug costs when you have spent a certain amount on prescription drugs. These are all described in more detail on the *2010 Prescription drug coverage options* overview and the *Summary of Benefits* in the back pocket of this kit.

If you need help deciding which plan may be right for you, be sure to talk to a licensed sales representative or call Customer Service (phone numbers are on the inside front cover) for more assistance and information.



## *Who is eligible?*

Regardless of your income or health, you can enroll in MedicareBlue Rx (PDP) 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, Part B or both. 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.

# Comprehensive coverage with one formulary, one national pharmacy network

*MedicareBlue Rx (PDP) includes three plan options that use the same nationwide network of more than 59,000 pharmacies. All plan options include catastrophic protection to help minimize your out-of-pocket expenses and use the same drug formulary. Your plan travels with you so you can get the drugs you need anywhere in the United States.*

## **Drug formulary**

Every Medicare-approved prescription drug plan has a list of drugs it covers, called the drug formulary. All MedicareBlue Rx (PDP) options have the same drug formulary with 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 plan option you choose and 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](http://www.YourMedicareSolutions.com).

## ***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 order pharmacy service 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 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 Rx (PDP), you will receive a packet explaining the mail order service 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.

### **Network pharmacies**

Once enrolled, you have access to a national network of pharmacies, including major chains such as Target, Wal-Mart or Walgreens, and many neighborhood pharmacies. These participating pharmacies recognize and accept MedicareBlue Rx (PDP) 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 may have to 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.

\*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

### 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.
- **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.

### For more information

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

- Call Customer Service at **1-866-434-2037** (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 the formulary or pharmacy directory, printing a personal pharmacy listing, or printing other materials from **www.YourMedicareSolutions.com**
- Send written requests to Customer Service, MedicareBlue Rx (PDP), P.O. Box 155845, Fort Worth, TX 76155-0845

### 1. Review the *Summary of Benefits and 2010 Formulary*

### 2. Select the plan option you want

### 3. 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 and we've received your enrollment form you'll receive:

- **An acknowledgement letter and member ID card.**  
If you lose your ID card, call Customer Service and request a replacement card or order one online at **www.YourMedicareSolutions.com**.
- **A welcome kit.** This includes a member handbook, pharmacy directory, formulary, Evidence of Coverage booklet, Summary of Benefits, EFT form and return envelope, mail service pharmacy packet and more.

Inside you'll find:

- 2010 Prescription drug coverage options overview
- 2010 MedicareBlue Rx (PDP) Summary of Benefits
- 2010 Formulary
- MedicareBlue Rx (PDP) Grievances, Coverage Determinations and Appeals
- MedicareBlue Rx (PDP) 2010 Individual Enrollment Form
- Postage-paid return envelope



# MedicareBlue<sup>SM</sup> Rx (PDP)

A Medicare Prescription Drug 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

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