



Blue MedicareRxSM Frequently Asked Questions

What are the changes for 2010?

Changes to Blue MedicareRx plans remain minor for 2010 and include annual updates to the standard Part D coverage gap and catastrophic threshold amounts. The five three-tier plan options remain the same and the three four-tier plan options will be updated to mirror those plans offered in the non-group segment.

What are the 2010 Cost-Sharing Changes?

Blue MedicareRx Four-Tier Plan Options Offered in Group and Non-Group Segments

2009	Deductible	Expenses up to \$2,700	Coverage Gap	Catastrophic coverage (\$4,350 out-of-pocket maximum)
Option #2	\$295	\$8/\$24/\$63/25%	No coverage	Greater of \$ 2.40/\$6.00 or 5% co-insurance
Option #3	\$0	\$8/\$30/\$65/33%	No coverage	
Option# 4	\$0	\$8/\$24/\$60/33%	Generic 30-day retail: \$8 Generic 90-day mail: \$20 Generic 90-day retail: \$24	

2010	Deductible	Expenses up to \$2,830	Coverage Gap	Catastrophic Coverage (\$4,550 out-of-pocket maximum)
Option #2	\$310	\$8/\$25/\$65/25%	No coverage	Greater of \$2.50/\$6.30 or 5% coinsurance
Option #3	\$0	\$8/\$35/75/33%	No coverage	
Option #4	\$0	\$8/\$30/\$70/33%	Generic 30-day retail: \$8 Generic 90-day mail: \$20 Generic 90-day retail: \$24	



Blue MedicareRx Three-Tier Plan Options Available To Groups Only

(Note: No cost-sharing changes for 2010 except for annual updates to the catastrophic coverage threshold amounts. There is no deductible and 100 percent coverage in the gap for these three-tier plans)

Plan	Deductible	Cost Sharing	Catastrophic 2009	Catastrophic 2010
Option #12	\$0	\$5/\$15/\$30	Greater of \$2.40/\$6.00 or 5% coinsurance	Greater of \$2.50/\$6.30 or 5% coinsurance
Option #13	\$0	\$10/\$25/\$45		
Option #14	\$0	\$5/\$10/\$25		
Option #15	\$0	\$10/\$20/\$35		
Option #16	\$0	\$15/\$30/\$50		

Stage	How Coverage Works
Annual Deductible (if applicable)	If member chooses Option #2, coverage will begin after member pays the annual deductible of \$310. Not applicable to all other plan options.
Initial Coverage (if applicable)	There is a \$2,830 initial coverage limit (includes copayments and payments made by the plan) for covered prescriptions.
Coverage Gap (if applicable)	There is a coverage gap of \$2,830–\$4,550 of out-of-pocket prescription drug expenses. Option #4 covers generics in the coverage gap.
Catastrophic Coverage	Takes effect after member has paid \$4,550 in annual out-of-pocket prescription costs.

How will plan changes be communicated?

Blue MedicareRx members will receive their Annual Notice of Change/Evidence of Coverage (ANOC/EOC) subscriber information starting in mid to late November of this year.

What other Medicare plan options are available?

If Blue MedicareRx doesn't meet an employer/union-sponsor's needs, there are other Medicare options they may want to consider for their retirees. Other Medicare plan options include: Medicare HMO BlueSM, Medicare PPO BlueSM, Medex 3[®], and Managed Blue for SeniorsSM.