



MASSACHUSETTS

Medicare | PPO BlueSM PlusRx (PPO)

Summary of Benefits 2010



Medicare PPO Blue PlusRx (PPO) is Medicare Advantage plan from Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association

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Introduction to the Summary of Benefits for Medicare PPO Blue PlusRx (PPO)

January 1, 2010–December 31, 2010

Massachusetts except Berkshire, Dukes, and Nantucket Counties

Thank you for your interest in Medicare PPO Blue PlusRx (PPO). Our plan is offered by Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc., a Medicare Advantage Preferred Provider Organization (PPO). This Summary of Benefits tells you some features of our plans. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Medicare PPO Blue PlusRx (PPO) and ask for the "Evidence of Coverage."

You Have Choices in Your Health Care

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare Plan. Another option is a Medicare health plan, like Medicare PPO Blue PlusRx (PPO). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare program.

You may be able to join or leave a plan only at certain times. Please call Medicare PPO Blue PlusRx (PPO) at the number listed at the end of this introduction or **1-800-MEDICARE (1-800-633-4227)** for more information. TTY/TDD users should call **1-877-486-2048**. You can call this number 24 hours a day, 7 days a week.

How Can I Compare My Options?

You can compare Medicare PPO Blue PlusRx (PPO) and the Original Medicare plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plans cover and what the Original Medicare plan covers.

Our members receive all of the benefits that the Original Medicare plan offers. We also offer more benefits, which may change from year to year.

Where Is Medicare PPO Blue PlusRx (PPO) Available?

The service area for this plan includes Barnstable, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester Counties in Massachusetts. You must live in one of these areas to join this plan.

Who Is Eligible to Join Medicare PPO Blue PlusRx (PPO)?

You can join Medicare PPO Blue PlusRx (PPO) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End Stage Renal Disease are generally not eligible to enroll in Medicare PPO Blue PlusRx (PPO) unless they are members of our organization and have been since their dialysis began.

Can I Choose My Doctors?

Medicare PPO Blue PlusRx (PPO) has formed a network of doctors, specialists, and hospitals. You can use any doctor who is part of our network. You may also go to doctors outside of our network. The health providers in our network can change at any time. You can ask for a current Provider Directory or for an up-to-date list or visit us at www.bluecrossma.com/medicare. Our Member Service number is listed at the end of this introduction.

What Happens If I Go to a Doctor Who's Not in Your Network?

You can go to doctors, specialists, or hospitals in or out of network. You may have to pay more for the services you receive outside the network, and you may have to follow special rules prior to getting services in and/or out of network. For more information, please call our Member Service number at the end of this introduction.

Does My Plan Cover Medicare Part B or Part D Drugs?

Medicare PPO Blue PlusRx (PPO) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

Where Can I Get My Prescriptions If I Join This Plan?

Medicare PPO Blue PlusRx (PPO) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a Pharmacy Directory or visit us at www.bluecrossma.com/medicare. Our member service number is listed at the end of this introduction.

What Is a Prescription Drug Formulary?

Medicare PPO Blue PlusRx (PPO) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs, or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our website at www.bluecrossma.com/medicare/Already_A_Member/pharmacy/index.html

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

How Can I Get Extra Help with My Prescription Drug Plan Costs?

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/TDD users should call **1-877-486-2048**, 24 hours a day/7 days a week;
- The Social Security Administration at **1-800-772-1213** between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call **1-800-325-0778**; or
- Your State Medicaid Office.

What Are My Protections in This Plan?

All Medicare Advantage plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Advantage plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 60 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Medicare PPO Blue PlusRx (PPO), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state, Masspro at **1-800-252-5533**.

As a member of Medicare PPO Blue PlusRx (PPO), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state, Masspro **1-800-252-5533**.

What Is a Medication Therapy Management (MTM) Program?

A Medication Therapy Management (MTM) program is a free service we may offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact Medicare PPO Blue (PPO) for more details.

What Types of Drugs May Be Covered Under Medicare Part B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact Medicare PPO Blue for more details.

- **Some Antigens:** If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- **Osteoporosis Drugs:** Injectable drugs for osteoporosis for certain women with Medicare.
- **Erythropoietin (Epoetin Alpha or Epogen®):** By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- **Hemophilia Clotting Factors:** Self-administered clotting factors if you have hemophilia.
- **Injectable Drugs:** Most injectable drugs administered incident to a physician's service.
- **Immunosuppressive Drugs:** Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- **Some Oral Cancer Drugs:** If the same drug is available in injectable form.
- **Oral Anti-Nausea Drugs:** If you are part of an anti-cancer chemotherapeutic regimen.
- **Inhalation and infusion drugs provided through DME.**

Plan Ratings

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select "Compare Medicare Prescription Drug Plans" or "Compare Health Plans and Medigap Policies in Your Area" to compare the plan ratings for Medicare plans in your area. You can also call us directly at **1-800-200-4255** to obtain a copy of the plan ratings for this plan. TTY users call **1-800-522-1254**.

Please call Blue Cross and Blue Shield of Massachusetts for more information about Medicare PPO Blue PlusRx (PPO). Visit us at www.bluecrossma.com/medicare or call us:

Member Service Hours:

Sunday, Monday, Tuesday, Ww Thursday, Friday, Saturday, 8:00 a.m.–8:00 p.m. Eastern
Current and prospective members should call toll-free.

Current members should call toll-free **1-800-200-4255** for questions related to the Medicare Advantage program and the Medicare Part D Prescription Drug Program. (TTY/TDD **1-800-522-1254**)

Prospective members should call toll-free **1-800-678-2265** for questions related to the Medicare Advantage program and the Medicare Part D Prescription Drug Program. (TTY/TDD **1-800-522-1254**)

For more information about Medicare, please call Medicare at **1-800-MEDICARE (1-800-633-4227)**. TTY/TDD users should call **1-877-486-2048**. You can call 24 hours a day, 7 days a week. Or, visit www.medicare.gov on the web.

If you have special needs, this document may be available in other formats.

Summary of Benefits

Please call Blue Cross Blue Shield of Massachusetts for more information about this plan.

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Important Information		
<p>1-Premium and Other Important Information</p>	<ul style="list-style-type: none"> • In 2009 the monthly Part B premium was \$96.40 and will change for 2010 and the yearly Part B deductible amount was \$135 and will change for 2010 • If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more • Most people will pay the standard monthly Part B premium. However, starting January 1, 2010, some people will pay a higher premium because of their yearly income. (For 2009, this amount was \$85,000 for singles, \$170,000 for married couples. This amount may change for 2010.) For more information about Part B premiums based on income, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. 	<p>General \$123.10 monthly plan premium in addition to your monthly Part B premium.</p> <p>In-Network \$250 yearly deductible. Contact the plan for services that apply.</p> <p>Out-of-Network \$250 yearly deductible. Contact the plan for services that apply.</p> <p>In and Out-of-Network \$3,400 out-of-pocket limit.</p> <p>In-Network: This limit includes only Medicare-covered services.</p> <p>Out-Of-Network: This limit includes only Medicare-covered services.</p>

Summary of Benefits

Call 1-800-200-4255 (TTY: 1-800-522-1254) 8:00 a.m.–8:00 p.m., 7 days a week

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Important Information (con't)		
<p>2-Doctor and Hospital Choice (For more information, see Emergency-#15 and Urgently Needed Care-#16.)</p>	<ul style="list-style-type: none"> You may go to any doctor, specialist, or hospital that accepts Medicare 	<p>In-Network No referral required for network doctors, specialists, and hospitals.</p> <p>Out-of-Network Plan covers when you travel in the U.S.</p>
Inpatient Care		
<p>3-Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2009 the amounts for each benefit period were:</p> <ul style="list-style-type: none"> Days 1-60: \$1,068 deductible Days 61-90: \$267 per day Days 91-150: \$534 per lifetime reserve day <p>These amounts will change for 2010</p> <p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days</p> <p>Lifetime reserve days can only be used once</p> <p>A “benefit period” starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>In-Network For Medicare-covered hospital stays:</p> <ul style="list-style-type: none"> Days 1–5: \$100 copay per day Days 6–90: \$0 copay per day \$0 copay for each additional hospital day \$500 out-of-pocket limit every year No limit to the number of days covered by the plan each benefit period Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital <p>Out-of-Network</p> <ul style="list-style-type: none"> 20% of the cost for each hospital stay

Summary of Benefits

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Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Inpatient Care (con't)		
4–Inpatient Mental Health Care	<ul style="list-style-type: none"> • Same deductible and copayments as inpatient hospital care (see “Inpatient Hospital Care”) • 190 day lifetime limit in a Psychiatric Hospital 	<p>In-Network For Medicare-covered hospital stays:</p> <ul style="list-style-type: none"> • Days 1–5: \$100 copay per day • Days 6–90: \$0 copay per day • \$0 copay for additional hospital days • The maximum out-of-pocket limit is covered under “Inpatient Hospital Care” • Contact the plan for details about coverage in a Psychiatric Hospital beyond 190 days • Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital <p>Out-of-Network</p> <ul style="list-style-type: none"> • 20% of the cost for each hospital stay
5–Skilled Nursing Facility (SNF) (in a Medicare-certified skilled nursing facility)	<p>In 2009 the amounts for each benefit period after at least a 3-day covered hospital stay were:</p> <ul style="list-style-type: none"> • Days 1–20: \$0 per day • Days 21–100: \$133.50 per day <p>These amounts will change for 2010 100 days for each benefit period</p> <p>A “benefit period” starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>General Authorization rules may apply</p> <p>In-Network For SNF stays:</p> <ul style="list-style-type: none"> • Days 1–20: \$20 copay per day • Days 21–100: \$0 copay per day • \$400 out-of-pocket limit every year • Plan covers up to 100 days each benefit period • No prior hospital stay is required <p>Out-of-Network</p> <ul style="list-style-type: none"> • 20% of the cost for each SNF stay

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Inpatient Care (con't)		
6–Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	<ul style="list-style-type: none"> • \$0 copay 	General Authorization rules may apply In-Network <ul style="list-style-type: none"> • \$0 copay for Medicare-covered home health visits Out-of-Network <ul style="list-style-type: none"> • 20% for home health visits
7–Hospice	<ul style="list-style-type: none"> • You pay part of the cost for outpatient drugs and inpatient respite care • You must get care from a Medicare-certified hospice 	General <ul style="list-style-type: none"> • You must get care from a Medicare-certified hospice
Outpatient Care		
8–Doctor Office Visits	<ul style="list-style-type: none"> • 20% co-insurance 	General <ul style="list-style-type: none"> • See “Physical Exams” for more information In-Network <ul style="list-style-type: none"> • \$0 to \$25 copay for each primary care doctor visit for Medicare-covered benefits • \$15 to \$25 copay for each in-area, network urgent care Medicare-covered visit • \$25 copay for each specialist visit for Medicare-covered benefits Out-of-Network <ul style="list-style-type: none"> • \$40 copay for each primary care doctor visit • \$40 copay for each specialist visit

Summary of Benefits

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Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Outpatient Care (con't)		
9-Chiropractic Services	<ul style="list-style-type: none"> • Routine care not covered • 20% co-insurance for manual manipulation of the spine to correct subluxation, (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified provider 	<p>In-Network</p> <ul style="list-style-type: none"> • \$25 copay for Medicare-covered visits • Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified provider <p>Out-of-Network</p> <ul style="list-style-type: none"> • 20% of the cost for chiropractic benefits
10-Podiatry Services	<ul style="list-style-type: none"> • Routine care not covered • 20% co-insurance for medically necessary foot care, including care for medical conditions affecting the lower limbs 	<p>In-Network</p> <ul style="list-style-type: none"> • \$15 to \$25 copay for each Medicare-covered visit • Medicare-covered podiatry benefits are for medically necessary foot care <p>Out-of-Network</p> <ul style="list-style-type: none"> • \$40 copay for podiatry benefits
11-Outpatient Mental Health Care	<ul style="list-style-type: none"> • 45% co-insurance for most outpatient mental health services 	<p>General Authorization rules may apply</p> <p>In-Network \$25 copay for each Medicare-covered individual or group therapy</p> <p>Out-of-Network</p> <ul style="list-style-type: none"> • 20% of the cost for Mental Health benefits • 20% of the cost for Mental Health benefits with a psychiatrist

Summary of Benefits

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Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Outpatient Care (con't)		
12–Outpatient Substance Abuse Care	<ul style="list-style-type: none"> • 20% co-insurance 	<p>General Authorization rules may apply</p> <p>In-Network \$25 copay for Medicare-covered individual or group visits</p> <p>Out-of-Network</p> <ul style="list-style-type: none"> • 20% of the cost for outpatient substance abuse benefits
13–Outpatient Services/ Surgery	<ul style="list-style-type: none"> • 20% co-insurance for the doctor • 20% of outpatient facility charges 	<p>General Authorization rules may apply</p> <p>In-Network</p> <ul style="list-style-type: none"> • \$100 copay for each Medicare-covered ambulatory surgical center visit • \$0 to \$100 copay for each Medicare-covered outpatient hospital facility visit <p>Out-of-Network</p> <ul style="list-style-type: none"> • 20% of the cost for ambulatory surgical center benefits • 20% of the cost for outpatient hospital facility benefits
14–Ambulance Services (medically necessary ambulance services)	<ul style="list-style-type: none"> • 20% co-insurance 	<p>In-Network</p> <ul style="list-style-type: none"> • \$0 to \$100 copay for Medicare-covered ambulance benefits • If you are admitted to the hospital, you pay \$0 for Medicare-covered ambulance benefits <p>Out-of-Network</p> <ul style="list-style-type: none"> • \$0 to \$100 for ambulance benefits

Summary of Benefits

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Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Outpatient Care (con't)		
15-Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	<ul style="list-style-type: none"> • 20% co-insurance for the doctor • 20% of facility charge, or a set copay per emergency room visit • You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit • NOT covered outside the U.S. except under limited circumstances 	General <ul style="list-style-type: none"> • \$0 to \$50 copay for Medicare-covered emergency room visits • Worldwide coverage • If you are admitted to the hospital within 24 hours for the same condition, you pay \$0 for the emergency room visit
16-Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)	<ul style="list-style-type: none"> • 20% co-insurance, or a set copay • NOT covered outside the U.S. except under limited circumstances 	General <ul style="list-style-type: none"> • \$40 copay for Medicare-covered urgently needed care visits
17-Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	<ul style="list-style-type: none"> • 20% co-insurance 	General Authorization rules may apply In-Network <ul style="list-style-type: none"> • \$10 copay for Medicare-covered Occupational Therapy visits • \$10 copay for Medicare-covered Physical and/or Speech/Language Therapy visits Out-of-Network <ul style="list-style-type: none"> • 20% of the cost for Occupational Therapy benefits • 20% of the cost for Physical and/or Speech/Language Therapy visits
Outpatient Medical Services and Supplies		
18-Durable Medical Equipment (includes wheelchairs, oxygen, etc.)	<ul style="list-style-type: none"> • 20% co-insurance 	In-Network <ul style="list-style-type: none"> • 10% of the cost for Medicare-covered items Out-of-Network <ul style="list-style-type: none"> • 20% of the cost for durable medical equipment

Summary of Benefits

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Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Outpatient Medical Services and Supplies (con't)		
19-Prosthetic Devices (includes braces, artificial limbs, and eyes, etc.)	<ul style="list-style-type: none"> • 20% co-insurance 	In-Network <ul style="list-style-type: none"> • 10% of the cost for Medicare-covered items Out-of-Network <ul style="list-style-type: none"> • 20% of the cost for prosthetic devices
20-Diabetes Self-Monitoring Training, Nutrition Therapy, and Supplies (includes coverage for glucose monitors, test strips, lancets, screening tests, and self-management training)	<ul style="list-style-type: none"> • 20% co-insurance • Nutrition Therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease. 	In-Network <ul style="list-style-type: none"> • \$0 copay for Diabetes Self-Monitoring Training • \$25 copay for Nutrition Therapy for Diabetes • \$0 copay for Diabetes Supplies • Separate office visit cost sharing of \$0–\$25 copay may apply. Out-of-Network <ul style="list-style-type: none"> • 20% of the cost for Diabetes Supplies • \$0 copay for Diabetes Self-Monitoring training • \$25 copay or (20% of the cost) for Nutrition Therapy for Diabetes

Summary of Benefits

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Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Outpatient Medical Services and Supplies (con't)		
<p>21-Diagnostic Tests, X-Rays, Lab Services, and Radiology Services</p>	<ul style="list-style-type: none"> • 20% co-insurance for diagnostic tests and X-rays • \$0 copay for Medicare-covered lab services • Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most routine screening tests, like checking your cholesterol. 	<p>General Authorization rules may apply.</p> <p>In-Network</p> <ul style="list-style-type: none"> • 0% to 10% of the cost for Medicare-covered lab services. • 0% to 10% of the cost for Medicare-covered diagnostic procedures and tests. • 0% to 10% of the cost for Medicare-covered X-rays. • 0% to 10% of the cost for Medicare-covered diagnostic radiology services. • 0% to 10% of the cost for Medicare-covered therapeutic radiology services. • Separate Office Visit cost sharing of \$0-\$25 may apply. <p>Out-of-Network</p> <ul style="list-style-type: none"> • 20% of the cost for diagnostic procedures, tests, and lab services • 20% of the cost for therapeutic radiology services • 20% of the cost for outpatient X-rays • 20% of the cost for diagnostic radiology services

Summary of Benefits

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Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Preventive Services		
22–Bone Mass Measurement (for people with Medicare who are at risk)	<ul style="list-style-type: none"> • 20% co-insurance • Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions 	In-Network <ul style="list-style-type: none"> • \$0 copay for Medicare-covered Bone Mass Measurement • Separate Office Visit cost sharing of \$0–\$25 may apply Out-of-Network <ul style="list-style-type: none"> • 20% of the cost for Medicare-covered Bone Mass Measurement
23–Colorectal Screening Exams (for people with Medicare age 50 and older)	<ul style="list-style-type: none"> • 20% co-insurance • Covered when you are high risk or when you are age 50 and older 	In-Network <ul style="list-style-type: none"> • \$0 copay for Medicare-covered Colorectal Screenings • Separate Office Visit cost sharing of \$0–\$100 may apply. Out-of-Network <ul style="list-style-type: none"> • \$40 copay (or 20% of the cost) for Colorectal Screenings
24–Immunizations (Flu vaccine, Hepatitis B vaccine—for people with Medicare who are at risk, Pneumonia vaccine)	<ul style="list-style-type: none"> • \$0 copay for Flu and Pneumonia vaccines • 20% co-insurance for Hepatitis B vaccine • You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information. 	In-Network <ul style="list-style-type: none"> • \$0 copay for Flu and Pneumonia vaccines • \$0 copay for Hepatitis B vaccine • No referral needed for Flu and Pneumonia vaccines Out-of Network <ul style="list-style-type: none"> • 20% of the cost for immunizations
25–Mammograms (Annual Screening) (for women with Medicare age 40 and older)	<ul style="list-style-type: none"> • 20% co-insurance • No referral needed • Covered once a year for all women with Medicare age 40 and older. One baseline mammogram covered for women with Medicare between age 35 and 39. 	In-Network <ul style="list-style-type: none"> • \$0 copay for Medicare-covered screening Mammograms • Separate Office Visit cost sharing of \$0–\$25 may apply. Out-of-Network <ul style="list-style-type: none"> • 20% of the cost for screening Mammograms

Summary of Benefits

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Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Preventive Services (con't)		
26–Pap Smears and Pelvic Exams (for women with Medicare)	<ul style="list-style-type: none"> • \$0 copay for Pap Smears • Covered once every 2 years. Covered once a year for women with Medicare at high risk. • 20% co-insurance for Pelvic Exams 	<p>In-Network</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered Pap Smears and Pelvic Exams and up to 1 additional Pap Smear and Pelvic Exam every year • Separate Office Visit cost sharing of \$0–\$25 may apply. <p>Out-of-Network</p> <ul style="list-style-type: none"> • 20% of the cost for Pap Smears and Pelvic Exams
27–Prostate Cancer Screening Exams (for men with Medicare age 50 and older)	<ul style="list-style-type: none"> • 20% co-insurance for the digital rectal exam • \$0 for the PSA test; 20% co-insurance for other related services • Covered once a year for all men with Medicare over age 50 	<p>In-Network</p> <ul style="list-style-type: none"> • \$0 copay for Medicare-covered Prostate Cancer Screening • Separate Office Visit cost sharing of \$0–\$25 may apply. <p>Out-of Network</p> <ul style="list-style-type: none"> • 20% of the cost for Prostate Cancer Screening
28–End-Stage Renal Disease	<ul style="list-style-type: none"> • 20% co-insurance for renal dialysis • 20% co-insurance for Nutrition Therapy for End-Stage Renal Disease • Nutrition Therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease. 	<p>In-Network</p> <ul style="list-style-type: none"> • \$0 copay for renal dialysis • \$25 copay for Nutrition Therapy for End-Stage Renal Disease <p>Out-of-Network</p> <ul style="list-style-type: none"> • 20% of the cost for renal dialysis • \$25 copay or (20% of the cost) for Nutrition Therapy for End-Stage Renal Disease

Summary of Benefits

Call 1-800-200-4255 (TTY: 1-800-522-1254) 8:00 a.m.–8:00 p.m., 7 days a week

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Prescription Drugs by Plan Option		
<p>29–Prescription Drugs</p>	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage plan or a Medicare Cost plan that offers prescription drug coverage.</p>	<p>Drugs Covered under Medicare Part B</p> <p>General \$0 copay for Part B covered drugs. \$0 copay for Part B drugs out-of-network</p> <p>Drugs covered under Medicare Part C</p> <p>General \$0 copay for home infusion drugs that would normally be covered under Part D. This cost-sharing amount will also cover the supplies and services associated with home infusion of these drugs.</p> <p>Drugs Covered under Medicare Part D</p> <p>General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.bluecrossma.com/medicare/audience/Already_A_Member/pharmacy/index.html on the web.</p> <p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> • have limited incomes, • live in long term care facilities, or • have access to Indian/Tribal/Urban (Indian Health Service)

Summary of Benefits

Please call Blue Cross Blue Shield of Massachusetts for more information about this plan.

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Prescription Drugs by Plan Option (con't)		
<p>29-Prescription Drugs (continued)</p>		<p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and DC). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p> <p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Medicare PPO Blue PlusRx (PPO) for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p> <p>If you request a formulary exception for a drug and Medicare PPO Blue PlusRx approves the exception, you will pay Tier 3 cost sharing for that drug.</p> <p>In-Network \$0 deductible</p> <p>Some covered drugs don't count toward your out-of-pocket drug costs.</p>

Summary of Benefits

Call 1-800-200-4255 (TTY: 1-800-522-1254) 8:00 a.m.–8:00 p.m., 7 days a week

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Prescription Drugs by Plan Option (con't)		
<p>29–Prescription Drugs (continued)</p>		<p>Initial Coverage You pay the following until total yearly drug costs reach \$2,830</p> <p>Retail Pharmacy</p> <p>Tier 1</p> <ul style="list-style-type: none"> • \$10 copay for a one-month (30-day) supply of drugs in this tier • \$30 copay for a three-month (90-day) supply of drugs in this tier <p>Tier 2</p> <ul style="list-style-type: none"> • \$35 copay for a one-month (30-day) supply of drugs in this tier • \$105 copay for a three-month (90-day) supply of drugs in this tier <p>Tier 3</p> <ul style="list-style-type: none"> • \$65 copay for a one-month (30-day) supply of drugs in this tier • \$195 copay for a three-month (90-day) supply of drugs in this tier <p>Tier 4</p> <ul style="list-style-type: none"> • 25% co-insurance for a one-month (30-day) supply of drugs in this tier • 25% co-insurance for a three-month (90-day) supply of drugs in this tier <p>Long Term Care Pharmacy</p> <p>Tier 1</p> <ul style="list-style-type: none"> • \$10 copay for a one-month (31-day) supply of drugs in this tier <p>Tier 2</p> <ul style="list-style-type: none"> • \$35 copay for a one-month (31-day) supply of drugs in this tier <p>Tier 3</p> <ul style="list-style-type: none"> • \$65 copay for a one-month (31-day) supply of drugs in this tier <p>Tier 4</p> <ul style="list-style-type: none"> • 25% co-insurance for a one-month (31-day) supply of drugs in this tier

Summary of Benefits

Please call Blue Cross Blue Shield of Massachusetts for more information about this plan.

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Prescription Drugs by Plan Option (con't)		
<p>29-Prescription Drugs (continued)</p>		<p>Mail-Order</p> <p>Tier 1</p> <ul style="list-style-type: none"> • \$10 copay for a one-month (30-day) supply of drugs in this tier • \$20 copay for a three-month (90-day) supply of drugs in this tier <p>Tier 2</p> <ul style="list-style-type: none"> • \$35 copay for a one-month (30-day) supply of drugs in this tier • \$70 copay for a three-month (90-day) supply of drugs in this tier <p>Tier 3</p> <ul style="list-style-type: none"> • \$65 copay for a one-month (30-day) supply of drugs in this tier • \$130 copay for a three-month (90-day) supply of drugs in this tier <p>Tier 4</p> <ul style="list-style-type: none"> • 25% co-insurance for a one-month (30-day) supply of drugs in this tier • 25% co-insurance for a three-month (90-day) supply of drugs in this tier <p>Coverage Gap</p> <p>After your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550.</p>

Summary of Benefits

Call 1-800-200-4255 (TTY: 1-800-522-1254) 8:00 a.m.–8:00 p.m., 7 days a week

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Prescription Drugs by Plan Option (con't)		
<p>29–Prescription Drugs (continued)</p>		<p>Catastrophic Coverage After your yearly out-of-pocket drug costs reach 4,550, you pay the greater of:</p> <ul style="list-style-type: none"> • a \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or • 5% co-insurance <p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan’s service area where there is no network pharmacy. You may have to pay more than the normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy’s full charge for the drug and submit documentation to receive reimbursement from Medicare PPO Blue PlusRx (PPO).</p>

Summary of Benefits

Please call Blue Cross Blue Shield of Massachusetts for more information about this plan.

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Prescription Drugs by Plan Option (con't)		
<p>29-Prescription Drugs (continued)</p>		<p>Out-of-Network Initial Coverage You will be reimbursed up to the full cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,830.</p> <p>Tier 1</p> <ul style="list-style-type: none"> • \$10 copay for a one-month (30-day) supply of drugs in this tier <p>Tier 2</p> <ul style="list-style-type: none"> • \$35 copay for a one-month (30-day) supply of drugs in this tier <p>Tier 3</p> <ul style="list-style-type: none"> • \$65 copay for a one-month (30-day) supply of drugs in this tier <p>Tier 4</p> <ul style="list-style-type: none"> • 25% co-insurance for a one-month (30-day) supply of drugs in this tier <p>Out-of-Network Coverage Gap After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550. You will not be reimbursed by Medicare PPO Blue PlusRx (PPO) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to Medicare PPO Blue PlusRx (PPO) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>

Summary of Benefits

Call 1-800-200-4255 (TTY: 1-800-522-1254) 8:00 a.m.–8:00 p.m., 7 days a week

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Prescription Drugs by Plan Option (con't)		
29–Prescription Drugs (continued)		<p>Out-of-Network Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,550, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <ul style="list-style-type: none"> • a \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or • 5% co-insurance
Additional Services		
30–Dental Services	<ul style="list-style-type: none"> • Preventive dental services (such as cleaning) not covered 	<p>In-Network \$25 copay for Medicare-covered dental benefits \$25 copay for an office visit that includes:</p> <ul style="list-style-type: none"> • up to 1 oral exam every six months • up to 1 cleaning every six months • up to 1 dental X-ray every six months <p>Out-of-Network</p> <ul style="list-style-type: none"> • \$40 copay for comprehensive dental benefits • \$40 copay for preventive dental benefits

Summary of Benefits

Please call Blue Cross Blue Shield of Massachusetts for more information about this plan.

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Additional Services (con't)		
31-Hearing Services	<ul style="list-style-type: none"> • Routine hearing exams and hearing aids not covered • 20% co-insurance for diagnostic hearing exams 	<p>In-Network</p> <ul style="list-style-type: none"> • \$0 copay for hearing aids • \$25 copay for Medicare-covered diagnostic hearing exams • \$25 copay for up to 1 routine hearing test every year • \$400 limit for hearing aids, every three years <p>Out-of-Network</p> <ul style="list-style-type: none"> • \$40 copay for hearing exams • \$0 copay for hearing aids
32-Vision Services	<ul style="list-style-type: none"> • 20% co-insurance for diagnosis and treatment of diseases and conditions of the eye • Routine eye exams and glasses not covered • Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery • Annual glaucoma screenings covered for people at risk 	<p>In-Network</p> <p>\$0 copay for:</p> <ul style="list-style-type: none"> • One pair of eyeglasses or contact lenses after cataract surgery • Glasses • Contacts • Lenses • Frames • \$25 copay for exams to diagnose and treat diseases and conditions of the eye • \$25 copay for up to 1 routine eye exam every year • \$150 limit for eye wear every two years <p>Out-of-Network</p> <ul style="list-style-type: none"> • \$40 copay for eye exams • \$0 copay for eye wear

Summary of Benefits

Call 1-800-200-4255 (TTY: 1-800-522-1254) 8:00 a.m.–8:00 p.m., 7 days a week

Benefit Category	Original Medicare	Medicare PPO Blue PlusRx
Additional Services (con't)		
33-Physical Exams	20% co-insurance for one exam within the first 12 months of your new Medicare Part B coverage When you get Medicare Part B, you can get a one-time physical exam within the first 12 months of your new Part B coverage. The coverage does not include lab tests.	In-Network <ul style="list-style-type: none"> • \$25 copay for routine exams • Limited to 1 exam every year • \$15 copay for Medicare-covered benefits. • Separate Office Visit cost sharing of \$0 to \$25 may apply. Out-of-Network <ul style="list-style-type: none"> • \$40 copay for routine exams
34-Health/Wellness Education	Smoking Cessation: Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period if you are diagnosed with a smoking-related illness or are taking medicine that may be affected by tobacco. Each counseling attempt includes up to four face-to-face visits. You pay co-insurance, and Part B deductible applies.	In-Network This plan covers the following health/wellness education benefits. <ul style="list-style-type: none"> • Written health education materials, including newsletters • Health club membership/fitness classes • Nursing Hotline • Other Wellness Benefits \$15 to \$25 copay for each Medicare-covered smoking cessation counseling session Out-of-Network \$0 to \$40 copay for Health and Wellness services
35-Transportation (Routine)	Not covered	In-Network This plan does not cover routine transportation
36-Acupuncture	Not covered	In-Network This plan does not cover Acupuncture

Plan Highlights for Our Medicare PPO Blue PlusRx(PPO) Plan

Value and Choice

Medicare PPO Blue PlusRx(PPO) is a Medicare Advantage preferred provider organization plan that offers comprehensive benefits through a network of doctors, specialists, and hospitals. As a member of Medicare PPO Blue PlusRx(PPO), you have the flexibility to go to health care providers inside or outside the Medicare PPO Blue network without a referral. It's your health care. It's your choice.

Medicare PPO Blue PlusRx (PPO) provides coverage for all of your Original Medicare benefits plus additional benefits that Medicare doesn't generally cover (copayments, co-insurances, and deductibles may still apply).

Plan Benefits include:

- Routine annual physicals
- Coverage for routine hearing exams and vision care
- Allowances toward hearing aids and eyewear
- Routine preventive dental care
- Prevention and wellness programs
- Worldwide coverage for emergency care

Visitor/Travel Program

Medicare PPO Blue PlusRx offers a Visitor/Travel Program which includes in-network benefits and cost-sharing when you receive treatment for covered services from participating Blue Medicare Advantage PPO network providers outside of Massachusetts in the following states: Alabama, California, Florida, Idaho, Indiana, Kentucky, Mississippi, Montana, North Carolina, Nevada, New York, Ohio, Pennsylvania, South Carolina, Tennessee, Wisconsin, and West Virginia.

Under Medicare Advantage rules, if you are absent from the service area for more than six (6) months; you must be disenrolled. However, in areas where we offer the Visitor/Travel Program you may remain in the plan while out of our service area for 6 to 12 months.

In some cases, network providers are available in select areas of the state.

To locate a participating network provider,

- Call the Member Service phone line during regular business hours, or
- Call **1-800-810-Blue** to find a Blue Medicare Advantage PPO provider, or
- Visit the **Doctor Hospital Finder** at www.bcbs.com to find a Blue Medicare Advantage PPO provider.

Choosing a Provider of Choice (POC)

Medicare PPO Blue has formed a network of doctors, specialists, hospitals, and other providers. When you enroll in a Medicare PPO Blue plan, you must choose one plan provider from a select group of our plan providers, to be your Provider of Choice (POC).

Your POC can coordinate your care with the specialists, hospitals, and other providers that are part of our network. However, as a member of a Medicare PPO Blue plan, you can always go out-of-network with no referrals required. You typically will pay more out-of-pocket when you go out-of-network.

You can choose a physician from our list of participating providers. To receive a directory, simply call us toll-free at **1-800-678-2265 (TTY: 1-800-522-1254)** to request one. Our office hours are Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern. You can also use the **Find a Doctor** feature on our website, www.bluecrossma.com.

Prior Authorization

Some covered services received from a plan provider are covered only if your doctor or other plan provider gets “prior authorization” (approval in advance) from our plan. Prior authorization is required only for services obtained from a plan provider. You never need prior authorization for out-of-network services from non-plan providers (but your cost-sharing may be higher).

Ambulance

You pay up to a \$100 copayment each day for Medicare covered ambulance services. You do not pay this copayment if you are admitted as an inpatient to the hospital within 24 hours or are held overnight at the hospital for observation or for trips between hospitals and/or skilled nursing facilities (when the ambulance service meets Medicare guidelines).

Immunizations

You pay a \$0 copayment for pneumonia and flu shots. You pay a \$0 copayment for Hepatitis B vaccines if you are at high or intermediate risk of Hepatitis B.

For other prescribed formulary immunizations furnished by a doctor’s office or at a network pharmacy, you pay the applicable pharmacy copayment. An office visit copayment may apply when administered in a doctor’s office.

At out-of-network physician offices you pay your \$250 yearly deductible, and then 20% of the cost for the vaccines, an office copayment may apply.

Out-of-Pocket Maximum

During the year, if your out-of-pocket cost-sharing that is, copayments and co-insurance, for Medicare-covered services reaches \$3,400 you will not have to pay any additional amounts for the rest of the calendar year. Generally, mandatory supplemental benefits like routine dental, vision and hearing services, and weight loss and fitness allowances are excluded from the \$3,400 out-of-pocket limit.

This out-of-pocket maximum amount does not apply to your cost-sharing for prescription drugs.

More Than Medicare

Routine Vision Care

You are covered for a routine refractive eye exam once every 12 months. The plan covers up to \$150 every 24 months toward prescription eyewear.

In-network you pay a \$25 copayment for each office visit for a covered routine eye exam. For covered eyewear, you pay any balance in excess of the \$150 limit.

Out-of-network you pay a \$40 copayment for each office visit for a covered routine eye exam. For covered eyewear, you pay any balance in excess of the \$150 limit.

Routine Hearing Care

As a member of a Medicare PPO Blue plan you pay in-network \$25 for one routine hearing test every year. If you choose an out-of-network provider your copay will be \$40 for each office visit for covered hearing exams and related tests.

There is a \$400 limit for routine hearing aids, fittings, evaluations, batteries, and/or repairs every 36 months.

Routine Dental Care

Routine dental services are limited to one initial oral exam, one periodic oral exam every six months, one cleaning every six months and one set of bitewings every six months.

In-network you pay a \$25 copayment for each office visit for covered preventive dental services. For covered outpatient surgery performed in a hospital or ambulatory surgical center, you pay a \$100 copayment for the surgical visit.

Out-of-network you pay a \$40 copayment for each office visit for covered preventive dental services.

Comprehensive Dental Services

Comprehensive dental services by a dentist or oral surgeon are limited to Medicare-covered services including surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic disease, removal of impacted teeth that are fully or partially imbedded in the bone, emergency oral exam when needed, or services that would be covered when provided by a doctor.

Coverage for Benzodiazepine and Barbiturate Medications

Medicare PPO Blue PlusRx (PPO) covers generic benzodiazepine and barbiturate therapeutic category drugs, which are drugs not normally covered under Medicare Part D. You pay generic copayments for these prescription drugs for the entire calendar year, including while in the coverage gap. Also, because these drugs are not normally covered by Medicare Part D, the amounts you pay when you fill a prescription for these drugs do not count toward your total drug costs. This means that the amounts you pay do not help you qualify for catastrophic coverage. In addition, if you receive extra help from Medicare to pay for your prescriptions, you will not get any extra help from Medicare to pay for these drugs.

More Ways to Stay Healthy

It takes more than regular checkups with your doctor to stay active and healthy.

It takes exercising, eating well, and keeping a positive outlook. As a Medicare PPO Blue plan member, you have access to wellness programs, like our Fitness and Weight Loss benefits, and receive discounts on health care products and services through our Healthy Blue program.

Fitness

With the Fitness Benefit, you could save up to \$150 per year in health club membership dues or exercise class fees. Start exercising your options by choosing a qualified health club that works for you. The facility you choose must have a wide array of cardiovascular and strength-training exercise equipment, such as traditional health clubs, YMCAs, and YWCAs. Fees paid for attending aerobics/fitness classes at a qualified health club with no annual membership fee will also be covered up to your benefit limit.

Weight Loss

With the Weight Loss Benefit you can get up to \$150 toward fees paid for qualified Weight Watchers[®] (Weight Watchers Traditional or Weight Watchers at Work programs only) or hospital-based weight loss programs.

Blue Care[®] Line - Nurse Hotline

With the Blue Care Line, you can speak with a registered nurse at any time of the day, 7 days a week. Experienced professionals are always available to offer expert answers to your questions. Simply explain the situation, detail your symptoms, and our nurses will tell you whether you should see your doctor, go to the emergency room, or care for yourself at home.

It's a simple call that could help save a life, or just give you some much-needed peace of mind. And best of all, there is no extra cost to Blue Cross Blue Shield of Massachusetts members. Why hesitate? The next time you have any questions about your family's health, call the Blue Care Line at **1-888-247-BLUE (2583)**.

Healthy Blue Discounts

There are many reasons to stay healthy. That's why we're proud to offer you Healthy Discounts on an extensive variety of products and services to complement your healthy lifestyle.

- Living Healthy[®] Vision. Save on replacement contact lenses, eyeglasses, and laser vision correction (LVC) procedures.
- Living Healthy[®] Naturally. Save on acupuncture, massage therapy, nutrition counseling, and other alternative medicine disciplines.
- Living Healthy[®] Smoke-free. If you're serious about putting down the pack, this program can help.
- Weight Watchers[®]. Maintaining a healthy weight is one of the best things you can do to stay healthy. Your registration fee will be waived and you will receive discounts on Weight Watchers programs.
- Original Healing Threads[™] Garments. These stylish and functional garments are designed to empower patients undergoing medical treatment and recuperation. Members receive a 15 percent discount on all Original Healing Threads garments.

For more information visit **Healthy Discounts** on our website at www.bluecrossma.com.

The products and services offered through our Healthy Blue program are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the plan grievance process.

Ahealthyme.com

This comprehensive website offers you a variety of cool tools that help you calculate how healthy you are, online Self-Care Centers provide an in-depth look at some common medical conditions, an online pharmacy, and the most recent health and wellness news available. Learn more about health topics that interest you by searching the site's database or signing up for w newsletters at no extra cost.

Disease Management

Disease Management programs are voluntary services we offer to members, at no extra cost, who have one or more chronic health conditions. These programs are designed to help members with the day-to-day management of conditions such as coronary artery disease, diabetes, and other chronic conditions. If you are invited to take part in a Disease Management program, you have the right to decide whether or not to participate, but we recommend you take full advantage of the assistance the program can provide.

Limitations and Exclusions

The coverage listed in this Summary of Benefits may be subject to limitations and exclusions. When you become a member of a Medicare PPO Blue plan, you will receive an Evidence of Coverage book that includes all limitations and exclusions. If you have questions about limitations and exclusions, please contact us at the phone number on the back of this booklet.

For more information or help with enrollment,
please call **1-800-678-2265** (TTY: **1-800-522-1254**),
or visit www.bluecrossma.com/medicare.

Medicare PPO Blue is available to most Medicare beneficiaries, including those who qualify on the basis of a disability. Members must be eligible for Medicare Part A and continue to pay the Part B premium.

Medicare Advantage contracts between the federal government and managed care organizations are valid for one year. The benefits, premiums, copayments, co-insurances, deductibles, and service areas offered by our Medicare PPO Blue plan is subject to change on an annual basis.



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