



Blue Cross Group Medicare OptionsSM



live
your
Blue
lifeSM



Welcome Guide

Important information about your BlueSecureSM retiree group supplemental medical and Blue Cross Group MedicareRx (PDP)SM plans

Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

live your Blue life

Thank you for choosing BlueSecure and Blue Cross Group MedicareRxSM as part of your Medicare coverage.

This is the Welcome Guide we promised to send when your enrollment was approved. Please review the contents carefully. It has information you need about your new plans. If you have any questions or concerns that are not covered here, please call Customer Service at the number listed on the back of your member ID cards.

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Look for these helpful icons to get the most out of your plan.



When you see this icon,
TAKE ACTION
to complete a task.



When you see this icon,
SAVE THIS important
information somewhere
you can easily reference it.



When you see this
icon, you have
NEW INFORMATION
to review.

New to Medicare?



We're here to help. We hope to answer your basic questions in this booklet. If you need more information or help understanding your benefits or the Medicare rules, call the numbers listed on the back of your member ID cards.

What You Need to Know about BlueSecure.

BlueSecure is a retiree group supplemental medical plan that works with Original Medicare to provide broad coverage, including helping to pay for things like copays and coinsurance. If Medicare denies a service, BlueSecure may also deny that service. Generally, the plan only pays if Medicare allows a service. BlueSecure plans do not cover vision, hearing, or dental services. With BlueSecure, you can choose any doctor or specialist who accepts Medicare. At the time of your doctor's visit, there is no cost upfront. Just show your member ID card and your claim will be sent to Medicare and then sent electronically to us.

Please confirm that your provider accepts Medicare before your appointment.

Hospitalization

BlueSecure can help pay for your Part A inpatient hospitalization coinsurance plus coverage for Medicare-approved amounts through the 515th day.

Medical Expenses

BlueSecure can help pay your Part B coinsurance, generally 20% of Medicare-approved costs, or copayments for hospital outpatient services. Medicare pays the other 80% of costs.

Blood

BlueSecure can help pay for the first three pints of blood each year.

Hospice Care

BlueSecure can help pay for your Part A coinsurance through the 100th day.

BlueSecure also can help pay for skilled nursing facility care, Medicare Part A and B deductibles, and emergency care when you travel outside the United States.

How do I find a doctor or hospital?

It's very important that your doctors accept Medicare assignment.

Find providers who do at www.medicare.gov/care-compare. This website is run by the Federal government, which keeps track of all providers accepting Medicare patients.

Questions about your medical or hospital coverage?

Call the Customer Service number on the back of your BlueSecure member ID card.

Learn How to Get the Most from Your Part D Plan.

Blue Cross Group MedicareRx covers many commonly used outpatient prescription drugs for health issues like high blood pressure, high cholesterol, depression, and osteoporosis.

Get to Know Your Formulary.

Your plan covers a broad range of prescription drugs. A formulary is a list of drugs your plan covers. You'll find the costs for your drugs listed in the enclosed Evidence of Coverage Benefit Insert (EBI). Be sure to share the formulary with your providers and discuss any medications you are already taking. You can lower your costs if you stick to drugs on the list. And you may be able to save money by choosing generic drugs. Ask if this is an option for you. If you have questions, call us at the number listed on the back of your Blue Cross Group MedicareRx member ID card.

Drugs are placed in tiers.

The costs for drugs in each tier are different. Generally, drugs on lower-number tiers cost less. Tier 1 includes the drugs prescribed for common conditions. The drug list will tell you which tier a drug is in, and the tier can give you an idea of how much a drug costs. Read your EBI for details on coverage and member costs.

How to Read the Formulary.

There are two ways to find medications: by medical condition and alphabetically. The formulary includes a table that shows more information such as special rules for prior authorization, quantity limits and step therapy.

National Pharmacy Network

Our national pharmacy network includes thousands of locations where prescription copays may be lower than at an out-of-network pharmacy.

All major national retail and grocery pharmacy chains participate in the network,* including:



* Other pharmacies are also available in our network.

AllianceRx Walgreens Pharmacy, a central specialty and home delivery pharmacy, is contracted to provide mail pharmacy services to members of Blue Cross Group MedicareRx. Prime Therapeutics LLC provides pharmacy benefit management services for Blue Cross and Blue Shield of Oklahoma and is owned by 18 Blue Cross and Blue Shield Plans, subsidiaries or affiliates of those plans.

Home Delivery and Specialty Pharmacy

Refills by Mail

Choose convenience with our mail-order service. A 90-day supply of the medications you take regularly can be delivered directly to your home. This service offers:

- Three ways to order refills: online, by phone or through the mail.
- Up to a 90-day supply of medications at one time.
- A choice to get a text, email or phone call to let you know when your order is received, and your prescriptions are mailed.

You will need to set up an account using your member ID with one of two options:

AllianceRx Walgreens Pharmacy

Visit www.alliancerxwp.com/home-delivery
or call **1-888-277-5475 TTY 711**.

Express Scripts® Pharmacy

Visit www.express-scripts.com/rx
or call **1-833-715-0944 TTY 711**.

Specialty Pharmacy

Specialty medications are often prescribed to treat complex and/or chronic conditions. They have unique shipping or handling needs. You may be able to fill specialty prescriptions at certain retail pharmacies, if they stock the medication.

You can use one of two specialty pharmacy options:

AllianceRx Walgreens Pharmacy

Visit www.alliancerxwp.com/specialty-pharmacy
or call **1-800-533-7606 TTY 711** to get started.

Accredo®

Visit www.accredo.com
or call **1-833-721-1619 TTY 711** to get started.

Out-of-Network Pharmacies

You can buy covered drugs from out-of-network pharmacies in an emergency or if you are traveling where there is no network pharmacy. Please call us for more information.

Questions about your prescription drug coverage?

Call Customer Service at the number on the back of your Blue Cross Group MedicareRx member ID card.

Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of BCBSOK. The relationship between Express Scripts® Pharmacy and BCBSOK is that of independent contractors. Express Scripts® Pharmacy is a trademark of Express Scripts Strategic Development, Inc.

Accredo is a specialty pharmacy that is contracted to provide services to members of BCBSOK. The relationship between Accredo and BCBSOK is that of independent contractors. Accredo is a trademark of Express Scripts Strategic Development, Inc. Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of BCBSOK. The relationship between Express Scripts® Pharmacy and BCBSOK is that of independent contractors. Express Scripts® Pharmacy is a trademark of Express Scripts Strategic Development, Inc. Express Scripts is an independent company and is solely responsible for the products and services that it provides.

Let's Get Started

Follow these easy steps to get the most from your plan.



Step 1

Check Your Member ID Cards



You can begin to use your benefits on your effective date.

You will get an ID card for each plan.

These are separate from your red, white and blue Medicare ID card.

Review for the following:

- **Effective Date**

Your confirmation letter will show your effective date — the date your coverage begins. The letter can be used as proof of insurance if you have not received your member ID cards by your effective date.

- **Personal Information**

Make sure the information on both ID cards is accurate.

If something is wrong on either ID card, please call the Customer Service number on the back of that card.

Step 2

Sign up or Log in to Blue Access for Members (BAMSM)

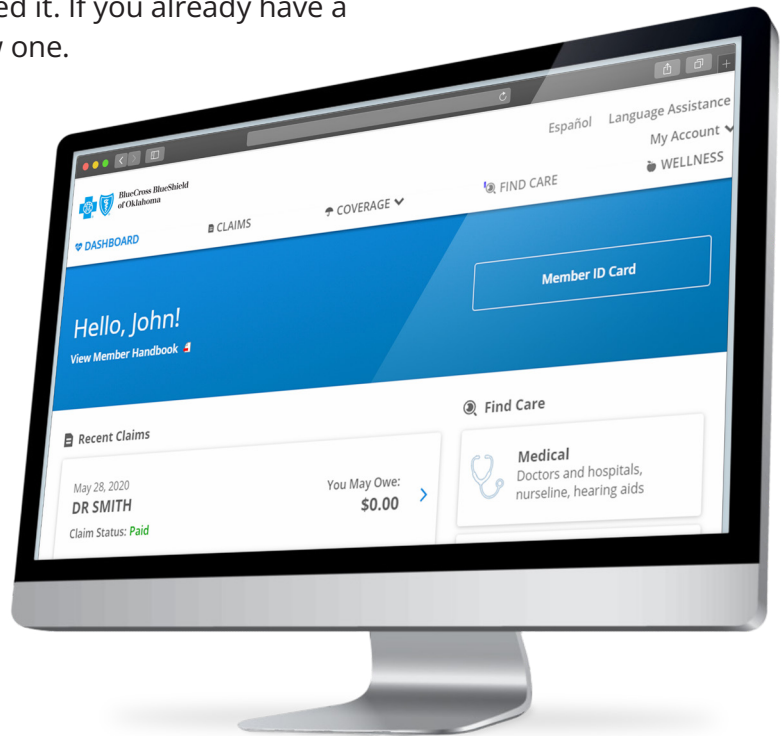


Everything you need to know about your coverage — in one place.

Get the most out of your health care benefits with Blue Access for Members. It's the health information you need, anytime you need it. If you already have a BAM account, you do not need to set up a new one.

Here are just a few things you can do with BAM:

- View your claims status and up to 18 months of claims activity.
- See your prescription history.
- Search for a health care provider, hospital, urgent care facility or pharmacy.
- Request or print your ID card.
- View or print Explanation of Benefits statements.
- And more!



It's Easy to Get Started!

Go to www.bluememberok.com or grab your smart phone and your ID card and text* **BCBSOKAPP** to 33633 so you can use BAM while you're on the go.

* Message and data rates may apply.

Step 3 Review Your Plans.



Take a look at the important plan information included in this Welcome Guide to be sure you understand your new benefits. Remember, these are important documents, so keep them in a safe place.

BlueSecure

Your enrollment kit included a benefit highlight sheet. It notes:

- The costs Original Medicare pays.
- The benefits the plan pays.
- Any expenses you may have to pay.

Medicare updates this information each year.

Blue Cross Group MedicareRx

The EBI in this guide tells you how to get your prescription drugs covered through the plan. It is part of your complete EOC which can be found on BAM (see Step 2). It explains:

- What your Part D plan covers.
- What you pay for your Part D prescription drugs.
- Your rights and responsibilities.

Step 4 Notify Your Doctor and Pharmacy.



Show your new ID cards to your doctor and pharmacy so they have the most up-to-date information. You may also need to show your red, white and blue Medicare card to your providers.



Forms You May Need.

You may need some of these forms during the year. All forms can be found on BAM at www.bluememberok.com.

- **Authorization to Disclose Protected Health Information (PHI)**
Use this form to give the plan permission to share your PHI with a specific person or entity.
- **Home Delivery Prescription Order Form**
Be sure to use the home delivery program for eligible maintenance medications. It's easy to use and may help you save money. When you have a new prescription, use the online form for the home delivery service you prefer. **See page 5 for more information.**
- **Prescription Drug Coverage Determination**
If the plan will not cover a prescription drug, you may ask for a coverage determination. Choose the form that matches your request.
- **Appointment of Representative**
This form lets you name someone to make decisions on your behalf and to get your health information such as Explanation of Benefits (EOB). This form also allows the plan to share your health information with a third party such as another health plan or provider. Having this completed form on file is vital for caregivers.

Report Fraud.

Medicare fraud costs billions of dollars each year.

Here are some ways you can help stop it:

- Keep your member ID card safe. Treat it like you would a debit or credit card.
- Make a copy of your member ID card and keep it in a safe place.
- If your member ID card is lost or stolen, call us right away.
- Be sure the pharmacy has your correct information.
- Look at your Explanation of Benefits (EOB) carefully to be sure that you have been properly charged. If you think you may have been the victim of fraud, report it to our Fraud Hotline right away.



To report fraud,

call **1-800-543-0867 • TTY 711** 24 hours a day, 7 days a week

We'll Keep in Touch.

Because we care about your well-being and want you to get the most from your Medicare plan, we'll be in touch with you throughout the year.



TAKE ACTION: Provide your email address!

Scan this **QR code** with your smartphone camera or go online at www.bcbsok.com/preferences.



Annual Notice of Change (ANOC)

Every year, you will receive an Annual Notice of Change from Blue Cross Group MedicareRx. This notice outlines the premium/benefit changes (if any) for your plan. These changes will begin either on January 1 or on the effective date in the following calendar year that your employer has chosen. Review this document carefully.



Explanation of Benefits (EOB)

You will receive a statement called the Explanation of Benefits. How often you receive it depends on how often you go to the doctor or get prescriptions. This statement is not a bill. It simply shows what you have paid and the benefits you have used. Review these to be sure they are correct. If you think there are mistakes, call Customer Service. If you think you are the victim of fraud, report it immediately.

Important Plan Information

Discover how your
coverage works for you.



Contact Information



Have questions or concerns? Call us first. We can help!



Call

Call the Customer Service number listed on the back of your member ID card. We are open:

BlueSecure

8 a.m. to 6 p.m. CT, Monday - Friday

Blue Cross Group MedicareRx

8 a.m. – 8 p.m., local time, 7 days a week. If you are calling from April 1 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.



Web

Blue Access for Members

Get information about your plan, claim status and benefits. Search for providers, pharmacies and covered drugs.

www.bluememberok.com



Connect Community

Connect is a fun way to interact with other members through our online blog-style format.

Learn more at <http://connect.bcbsok.com/medicare>.

Blue Cross[®], Blue Shield[®] and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

BlueSecure Plan Notice:

BlueSecure, a retiree group supplemental medical plan, is offered by Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Not connected with or endorsed by the U.S. Government or Federal Medicare Program.

Medicare Part D Plan Notice:

Prescription drug plans provided by HCSC Insurance Services Company (HISC), an Independent Licensee of the Blue Cross and Blue Shield Association. A Medicare-approved Part D sponsor. Enrollment in HISC's plans depends on contract renewal.