



2020 Medicare Annual Election Period Product Fact Sheet

Overview

Blue Cross and Blue Shield of Illinois (BCBSIL) is proud to again offer Medicare plan options in every county across Illinois. Our 2020 Medicare offering builds on our commitment to increase access, enhance quality and improve affordability for as many people as possible in the communities we serve.

This AEP and beyond, we'll provide resources to help Medicare-eligible consumers make the best choices for their health care needs and empower them to live full, healthy, active lives.

Key Dates

- **Marketing begins: Oct. 1**
- **AEP: Oct. 15 – Dec. 7, 2019**
- **Coverage begins: Jan. 1, 2020**

Enrollment Support

- **Find an agent:** BCBSIL.com/medicareagents
- **Free educational seminars:** BCBSIL.com/medicare/seminars
- **Phone:** 877-213-1821
- **Free online quote:** BCBSIL.com/insurance-basics

Product Proof Points

ACCESS

- Medicare backed by over 80 years of trusted health care expertise
- Greater flexibility, more enhanced networks and increased access to care for as many people as possible
- Comprehensive, year-round coverage
- High quality, efficient networks with focus on preventive care

AFFORDABILITY

- Coverage tailored to individual needs and budgets
- Monthly payments as low as \$0
- Health care and pharmacy benefits in one easy plan (MAPD).
- Medicare options that fit your budget and lifestyle

SUPPORT

- Personalized help managing health care costs and navigating the health care system
- Community programs and support
- Enhanced Provider Finder®
- Digital tools and resources

New for 2020

MAPD

- H3822-10 **Blue Cross Medicare Advantage Elite (HMO-POS)SM** Plan is being discontinued. Members will be moved to H3822-008 **Blue Cross Medicare Advantage Premier Plus (HMO-POS)SM**
- LIS H3822-011 **Blue Cross Medicare Advantage Select (HMO)SM** is being discontinued. Members will be offered alternate existing MAPD plans.

Pharmacy Benefit Changes

- Rx copay is being removed for **Blue Cross Medicare AdvantageSM** members.
- Insulin has moved from Tier 1 to Tier 2, subject to gap coverage issues, other diabetes related information for **Blue Cross Medicare Advantage Basic (HMO)SM** members.

New Con't

Medicare Supplement

- NEW Household Discounts of 3%
- Tobacco use and gender are now rate determiners to new product offering

PDP

- Tiers 1 and 2 are now covered through the gap for members with Blue Cross MedicareRx ValueSM and Blue Cross MedicareRx PlusSM plans
- JenCare IL is no longer in the Blue Cross Medicare AdvantageSM network

Product Snapshot

Blue Cross Medicare Advantage (MAPD)

Cook, DuPage, Kane, Will

Product Highlights:

- 1 HMO, 2 HMO-POS, and 2 PPO plans designed to meet the needs of Illinois beneficiaries.
- \$0 Plan premium option
- \$0 Copay for primary care provider option
- \$0 Copay at preferred pharmacies for select prescription drugs
- Automatic enrollment in SilverSneakers® Fitness Program for no additional premium
- Healthy Action Rewards Program where members can earn up to \$100 in rewards each year

Preferred Pharmacies: Health Mart Atlas, Jewel-Osco, Kroger, Mariano's and Walgreens

Blue Cross Medicare Advantage Basic (HMO)

- Low out-of-pocket costs
- \$0 monthly premium

Blue Cross Medicare Advantage Basic Plus (HMO-POS)SM

- \$0 Monthly premium
- HMO network with POS option

Blue Cross Medicare Advantage Premier Plus (HMO-POS)SM

- \$83 monthly premium
- HMO network with POS option
- Comprehensive dental included

Blue Cross Medicare Advantage Choice Plus (PPO)SM

- \$79 monthly premium
- Ability of go out of network

Blue Cross Medicare Advantage Choice Premier (PPO)SM

- \$141 premium
- Exception preventive dental
- Great alternative of Med Supp

Medicare Prescription Drug Plan (PDP)

Statewide

Product Highlights:

- Fixed copayments and coinsurances
- A comprehensive drug list
- Convenience of nationwide coverage at thousands of pharmacies and mail-order choices
- Save on copays when Preferred Pharmacy is used

Blue Cross MedicareRx BasicSM

- \$46 monthly premium

Blue Cross MedicareRx Value

- \$74 monthly premium

Blue Cross MedicareRx Plus

- \$136 monthly premium

Medicare Supplement (MedSupp)

Statewide

Product Highlights:

- Preventive and comprehensive dental coverage offered with many plans
- Vision Coverage with \$0 copay on routine eye exams
- Blue365®
- Prescription Drug Plan
- TruHearing®
- 24/7 Nurseline
- Transportation

Basic Benefit Options

- Hospitalization – Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- Medical Expenses – Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services.

Blue365 is a discount program only for Blue Cross and Blue Shield of Illinois (BCBSIL) members. This is NOT insurance. Discounts are only given through vendors that take part in this program. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. BCBSIL reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSIL is that of independent contractors. BCBSIL makes no endorsement, representations or warranties regarding any products or services they offer.

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SilverSneakers® is a wellness program owned and operated by Tivity Health, Inc., an independent company.