

Blue Medicare HMOSM
Blue Medicare PPOSM

Medicare Advantage Member Guide





Making the most of your plan

Thanks for choosing a Medicare Advantage plan from Blue Cross and Blue Shield of North Carolina (Blue Cross NC).

Understanding your Member ID Card

Your Member ID card holds important information about your plan. Be sure to present it whenever you visit your doctor or any other health care provider.

1 Member Name
JOHN DOE
Member ID#
ABCD123456789

2 BlueCross BlueShield of North Carolina
Blue Medicare HMO
Essential

Plan (80840) XXXXXXXXXXXX
Group No 011800
Card Issued mm-dd-yyyy
Rx BIN 015905
Rx PCN HMONC
Rx Group NCPARTD

Contract# H3449 XXX

MedicareRx
Prescription Drug Coverage X

3 BlueCross BlueShield of North Carolina
www.BlueCrossNC.com/Member-Members

North Carolina Hospitals or physicians file claims to:
P.O. Box 17509
Winston-Salem, NC 27116

Hospitals or physicians outside of North Carolina, file your claims to your local BlueCross and/or Blue Shield Plan.

Members: See your Evidence of Coverage IEOCI for covered services.

4 Customer Service: 1-888-310-4110
TTY: 1-888-451-9957
Provider Line: 1-888-296-9790
Mental HealthSA: 1-800-266-6167

Members send Correspondence to:
Blue Medicare HMO
P.O. Box 17509
Winston-Salem, NC 27116

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An independent licensee of the Blue Cross and Blue Shield Association.

- 1 Member ID –**
This is your personal Blue Medicare HMO or PPO ID number; it begins with a series of letters (ABCD in this example).
- 2 Your plan’s name –**
This is the name of your Blue Medicare plan.
- 3 Member website –**
Visit this website for complete information on your coverage and much more.
- 4 Customer Service phone number –**
Call this number when you have questions or concerns about billing, claims or any other issues.
- 5 Mailing address –**
This is the address to use whenever you want to send us something in writing.



What To Do First

Sign up for Blue Connect

Just visit www.BlueCrossNC.com/Welcome to register for Blue Connect SM. It's your secure, personalized member website. You will find information on your health coverage at your fingertips, 24 hours a day, 7 days a week.

Get the app and connect on the go

Download the Blue Connect Mobile SM app. It's free through the iTunes App Store and Google Play. With the Blue Connect mobile app, you can manage your health plan whenever and wherever it's convenient for you.

Enroll in Auto Pay

Make paying your premium easy: Have your premium automatically withdrawn from your bank account with Auto Pay.

- Fill out the information on the back of your bill or print and complete an Authorization for Automatic Bank Draft form by visiting www.BlueCrossNC.com/Medicare-Members – just click on "All Medicare Forms" and then click on "Enrollment Forms."

Make an appointment for your Annual Wellness Visit and complete your Health Assessment

Be sure to make an appointment to see your doctor for your Annual Wellness Visit – **available to you at no additional cost**. It's your chance to discuss your plan of preventive care for the year. Complete your Health Assessment questionnaire – it gives you an overall picture of your health and can provide ideas on what to discuss with your doctor during your Wellness Visit. (Your Health Assessment is confidential. It will not impact your plan options or rate.)



As a member of a **Medicare Advantage plan from Blue Cross NC**, you'll have **access to Blue Connect**, our member website. **Complete information on your health coverage** is at your fingertips, 24 hours a day, 7 days a week.

Questions?

Contact Customer Service or your Blue Cross NC Authorized Agent.



Blue Medicare HMO: 1-888-310-4110

Blue Medicare PPO: 1-877-494-7647



TTY/TDD: 1-888-451-9957

Hours: Mon. – Sun., 8 a.m. – 8 p.m.



Managing Your Plan

Learn about your benefits

The best way to find out more about the benefits of your plan is to read over the Medical Benefits Chart in your Evidence of Coverage (EOC). The EOC Benefits Chart lists the services your plan covers and what you pay out-of-pocket for each service. New members will receive their EOC in the mail. All members can find their EOC by visiting www.BlueCrossNC.com/Medicare-Members – then clicking on the Medical Benefits tab and scrolling down to Evidence of Coverage.

Find a Doctor

To find a doctor or facility that's part of your plan's network, search by name or location at www.BlueCrossNC.com/Medicare-Members and through the Blue Connect mobile app. Simply click on "Find a Doctor/Drug/Facility." You can also read reviews of doctors and find our online Provider Directory.

After you go to a doctor or other health care provider, you'll receive an **Explanation of Benefits (EOB)** from us. Please remember: an EOB is not a bill. You'll want to compare the amount you may owe on the EOB to your bill from the health care provider. If the amounts don't match, call us. Our customer service phone number is on the back of your member ID card. You can see all your EOBs online by visiting www.BlueCrossNC.com/Medicare-Members, logging into Blue Connect and clicking on the Claims tab.

Care that you can count on

Our Medicare Advantage plans offer you an extensive network of more than 41,000 providers.¹ You'll get your health care at lower prices by using these in-network providers.



Footnote:

1 Blue Cross NC internal data, April 2018.



Explanation of Benefits – Medical Sample

Provider XYZ Claim Number: 123456789 (In-network provider)	Date of service	1 Amount Billed	2 Amount Allowed by Plan	3 Amount Plan Paid	4 Amount Denied	5 Your Share
OFFICE OR OTHER OUTPATIENT VISIT FOR THE EVALUATION AND MANAGEMENT OF XYZ (billing code xxxx)	mm/dd/yy	\$274.00	\$24.96	\$0.00	\$24.96 Member not covered on date of service (Please look for your appeal rights at the end of this document.)	\$24.96 A pre-service determination was made on your behalf and was denied. The provider may bill you for these services
TOTALS:		\$274.00	\$24.96	\$0.00	\$24.96	\$24.96

- 1 Amount billed** – The amount your doctor (or other health care provider, such as a hospital) charged for a service.
- 2 Amount allowed by plan** – The amount Blue Cross NC allows for the service. The allowed amount is a discounted price that Blue Cross NC has negotiated with providers to help members save money.
- 3 Amount plan paid** – The amount Blue Cross NC paid for the service.
- 4 Amount denied** – This may be an amount for a service not covered by your plan or an amount above the allowed amount.
- 5 Amount you may owe** – The amount you may have to pay; this amount should match the amount, if any, on the bill you receive from your provider.

You'll have coverage when you travel

Blue Medicare PPO and Blue Medicare HMO members are covered for emergency services in the United States and around the world. In addition, the Blue Medicare PPO Travel Program enables Blue Medicare PPO members traveling in certain states and Puerto Rico to use the networks of other participating Blue Cross and Blue Shield Medicare Advantage PPO plans. And if you're traveling outside the United States, you'll have access to international providers. For more information, visit www.BlueCrossNC.com/Medicare-Members, click on the Medical Benefits tab and scroll down to PPO Travel Program.

Take advantage of member discounts

Our Blue365® program can help you save money while you stay healthy. Get deals on things like gym memberships, hearing aids, vision care, travel, healthy eating and more! See all the savings at www.BlueCrossNC.com/Blue365.



Understanding the Pharmacy Benefit

Find a drug or pharmacy

To find a drug or a pharmacy near you, visit www.BlueCrossNC.com/Medicare-Members, log into Blue Connect, click on Go to Blue Connect Home and then click on the Prescriptions tab. You'll find that our online Pharmacy Directory and Formulary are located on our website as well.

The Preferred Pharmacy Network is a select network of national and local independent pharmacies that can help you save money on your prescriptions. You may choose non-preferred pharmacies, but your costs may be higher.

Ask about generic drugs

If your doctor prescribes a medicine, be sure to ask if it's a generic. Generic medicines work the same way as their brand-name versions and almost always cost less.

Save with mail-order prescriptions

You can save time by ordering prescription medications through the mail. Our plan's preferred mail-order service allows you to order up to a 90-day supply for most drugs.

- Visit www.BlueCrossNC.com/Medicare-Members, log into Blue Connect, click on Go to Blue Connect Home, then click on the Prescriptions tab, and from there, click on Prescriptions by Mail.
- You can also call AllianceRx Walgreens Prime Mail Home Delivery at **1-877-277-5457** (TTY users **711**) 24 hours a day, 7 days a week and a member service representative will help get you started with prescriptions by mail.

Easily manage your medications

Some Preferred retail pharmacies offer home delivery. For example, with PillPack™, you'll receive your medication packaged by the dose and labeled with the date and time you need to take it. You won't have to sort your pills, and it's easy to stay on track. Shipping is free and medication is delivered to your door. For more information, call PillPack at **1-(855) 210-2445**, 9 a.m. to 9 p.m. Monday – Friday, and 10 a.m. – 6 p.m. Saturday, Eastern Time. TTY users should call **711**, and have your Blue Cross NC member ID card and medication information available.



People with limited incomes **may qualify for extra help** in **paying** for their **prescription drugs**. See the **"Check if you qualify for Extra Help"** section at the **back of this guide** for more information.

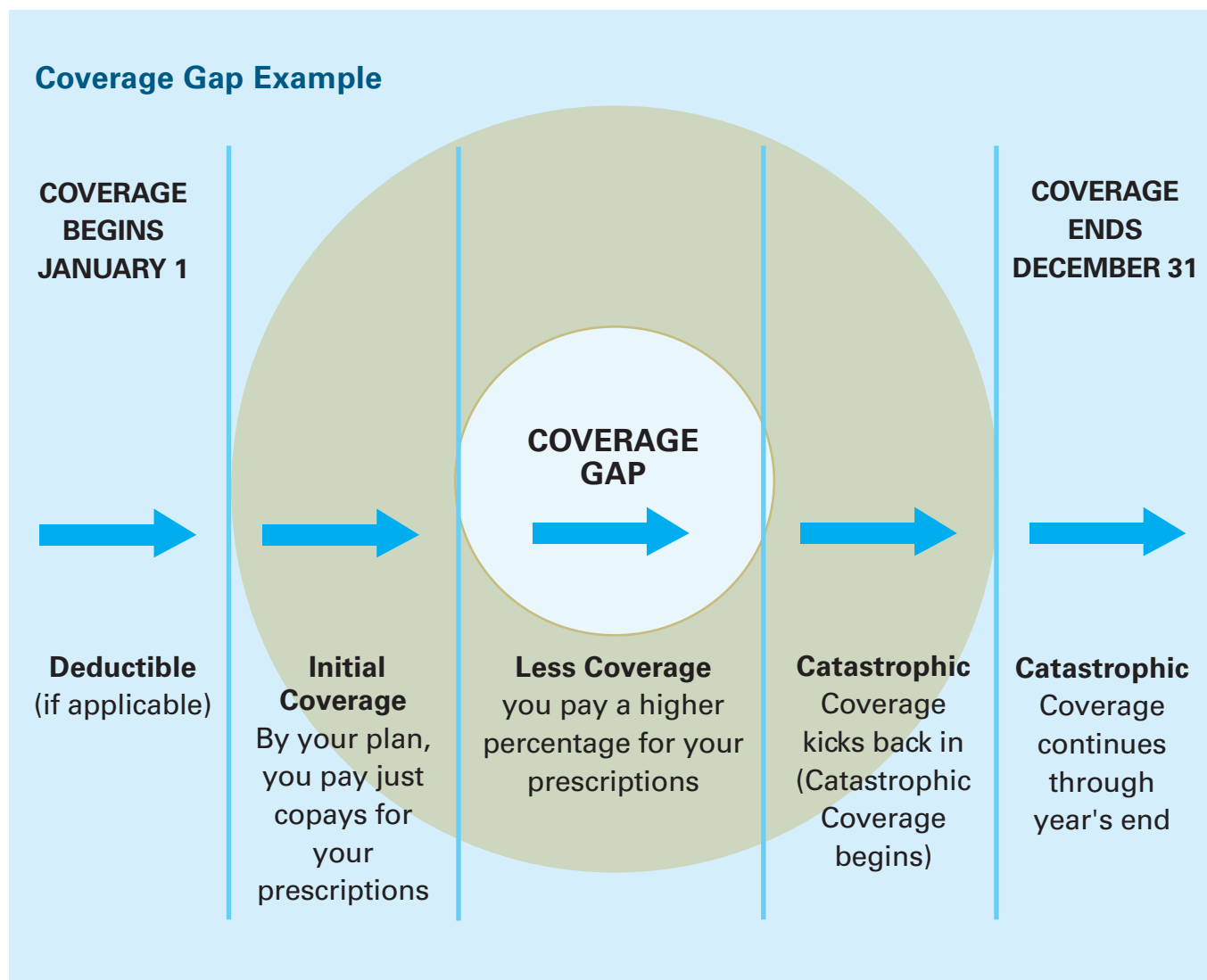


Filling Prescriptions

When you fill a prescription, you will receive a monthly Part D Explanation of Benefits that tells you the total amount you've spent and the total amount we've paid for each of your prescriptions during the month. Our plan keeps track of the costs and the payments you've made so we can tell you when you have moved from one drug payment stage to the next.

Understanding the Coverage Gap Stage ("Donut Hole")

When you are in the Coverage Gap Stage, the Medicare Coverage Gap Discount Program provides manufacturer discounts on brand-name drugs. You pay a portion of the negotiated price and a portion of the dispensing fee for brand-name drugs. The amount you pay counts toward your out-of-pocket costs. In addition, the amount discounted by the manufacturer also counts toward your out-of-pocket costs – just as if you had paid that amount. All this helps you through the coverage gap with lower costs.



Check if you qualify for Extra Help

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If eligible, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. For more information about this extra help, contact your local Social Security office, or call Social Security at **1-800-772-1213** (TTY users should call **1-800-325-0778**). You can also apply for extra help online at www.socialsecurity.gov/prescriptionhelp.

Get in touch, stay in touch



It is easy to see the details of your plan:
Go to www.BlueCrossNC.com/Medicare-Members and log in to Blue Connect or use the Blue Connect mobile app. Check on claims, manage billing and payments, find a doctor, pharmacy or drug, and more!



Contact Customer Service or your Blue Cross NC Authorized Agent

Blue Medicare HMO: 1-888-310-4110 **Blue Medicare PPO:** 1-877-494-7647



TTY/TDD: 1-888-451-9957 **Hours:** Mon. – Sun., 8 a.m. – 8 p.m.

For local retail store locations, please visit:
www.BlueCrossNC.com/Contact-Us/Retail-Stores
or visit us in person at one of our offices:



Durham office: 1965 Ivy Creek Blvd
Durham, NC 27707

Hours: Mon. – Fri.,
8 a.m. – 5 p.m.

These hours exclude company holidays.

Winston-Salem office: 5660 University Pkwy
Winston-Salem, NC 27105

Hours: Mon. – Fri.,
8 a.m. – 5 p.m.

These hours exclude company holidays.

Blue Cross and Blue Shield of North Carolina is an HMO, PDP and PPO plan with a Medicare contract. Enrollment in Blue Cross and Blue Shield of North Carolina depends on contract renewal.

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