

# Summary of Benefits Blue MedicareRx<sup>SM</sup> (PDP)

Blue MedicareRx Value (PDP),  
Blue MedicareRx Value Plus (PDP),  
Blue MedicareRx Premier (PDP)

# Section 1 – Introduction

**Introduction to the Summary of Benefits for:  
Blue MedicareRx Value (PDP)/Blue MedicareRx Value Plus (PDP)/  
Blue MedicareRx Premier (PDP)**

January 1, 2010 - December 31, 2010

CONNECTICUT, MASSACHUSETTS, RHODE ISLAND, VERMONT

Thank you for your interest in Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP). Our plans are offered by Anthem Insurance Companies, Inc., Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont, a Medicare Prescription Drug Plan that contracts with the Federal government. This Summary of Benefits tells you some features of our plans. It doesn't list every drug we cover, every limitation, or exclusion. To get a complete list of our benefits, please call Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP) and ask for the "Evidence of Coverage".

# You have choices in your medicare prescription drug coverage

As a Medicare beneficiary, you can choose from different Medicare prescription drug coverage options. One option is to get prescription drug coverage through a Medicare Prescription Drug Plan, like Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP). Another option is to get your prescription drug coverage through a Medicare Advantage Plan that offers prescription drug coverage. You make the choice.

## How can I compare my options?

The charts in this booklet list some important drug benefits. You can use this Summary of Benefits to compare the benefits offered by Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP) to the benefits offered by other Medicare Prescription Drug Plans or Medicare Advantage Plans with prescription drug coverage.

## Where Is Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP) available?

The service area for these plans includes: Central New England (Connecticut, Massachusetts, Rhode Island, and Vermont). You must live in one of these areas to join these plans.

There is more than one plan listed in this Summary of Benefits. If you are enrolled in one plan and wish to switch to another plan, you may do so only during certain times of the year. Please call Customer Service for more information.

## Who is eligible to join?

You can join these plans if you are entitled to Medicare Part A and/or enrolled in Medicare Part B and live in the service area.

If you are enrolled in a MA coordinated care (HMO or PPO) plan or a MA PFFS plan that includes Medicare prescription drugs, you may not enroll in a PDP unless you disenroll from the HMO, PPO or MA PFFS plan.

Enrollees in a private fee-for-service plan (PFFS) that does not provide Medicare prescription drug coverage, or a MA Medical Savings Account (MSA) plan may enroll in a PDP. Enrollees in an 1876 Cost plan may enroll in a PDP.

You cannot enroll in Blue MedicareRx Premier (PDP) if your current or former employer or union (or your spouse's current or former employer or union) helps pay for your drugs.

### **Does my plan cover Medicare Part B or Part D Drugs?**

Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP) does not cover drugs that are covered under Medicare Part B as prescribed and dispensed. Generally, we only cover drugs, vaccines, biological products and medical supplies that are covered under the Medicare Prescription Drug Benefit (Part D) and that are on our formulary.

### **Where can I get my prescriptions?**

Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We will not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases.

Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP) has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower co-pay or co-insurance. A non-preferred pharmacy is still a network pharmacy, but you may have to pay more for your prescription drugs.

The pharmacies in our network can change at any time. You can ask for a Pharmacy Directory or visit us at **[www.RxMedicarePlans.com](http://www.RxMedicarePlans.com)**. Our Customer Service number is listed at the end of this introduction.

### **What is a prescription drug formulary?**

Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP) 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 Web site at **[www.RxMedicarePlans.com](http://www.RxMedicarePlans.com)**.

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.

### **What should I do if I have other insurance in addition to Medicare?**

If you have a Medigap (Medicare Supplement Insurance) policy that includes prescription drug coverage, you must contact your Medigap Issuer to let them know that you have joined a Medicare Prescription Drug Plan. If you decide to keep your current Medigap policy, your Medigap Issuer will remove the prescription drug coverage portion from your Medigap

policy. This will occur as of the effective date of your Medicare Prescription Drug Plan coverage. Your Issuer will adjust your premium. Call your Medigap Issuer for details.

If you or your spouse has, or is able to get, employer group coverage, you should talk to your employer to find out how your benefits will be affected if you join Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP). Get this information before you decide to enroll in these plans.

### **How can I get extra help with my drug plan costs?**

If you qualify for extra help with your Medicare prescription drug plan costs, your premium and costs at the pharmacy will be lower. When you join Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP), Medicare will tell us how much extra help you are getting. Then we will let you know the amount you will pay. If you are not getting this extra help, you can see if you qualify by calling **1-800-MEDICARE (1-800-633-4227)**. TTY/TTD users should call **1-877-486-2048**.

### **What are my protections in these plans?**

All Medicare Prescription Drug 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 Prescription Drug Plan leaves the program, you will not lose Medicare prescription drug 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 Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP), 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, **Qualidigm, 1-800-553-7590 or 1-860-632-2008**.

## **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 Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP) for more details.

## **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](http://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 1-888-543-4917 to obtain a copy of the plan ratings for this plan. TTY users call 1-866-236-1069.

## **Please call Blue MedicareRx (PDP) for more information about Blue MedicareRx Value (PDP), Blue MedicareRx Value Plus (PDP), or Blue MedicareRx Premier (PDP).**

Visit us at [www.RxMedicarePlans.com](http://www.RxMedicarePlans.com) or, call us:

## **Customer Service Hours:**

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday  
8:00 a.m. - 8:00 p.m. Eastern

Current members should call toll-free **1-888-543-4917**. (TTY/TDD **1-866-236-1069**)

Prospective members should call toll-free **1-877-479-2227**. (TTY/TDD **1-866-236-1069**)

Current members should call locally **1-888-543-4917**. (TTY/TDD **1-866-236-1069**)

Prospective members should call locally **1-877-479-2227**. (TTY/TDD **1-866-236-1069**)

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

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

# SECTION II – SUMMARY OF BENEFITS FOR BLUE MEDICARERX (PDP)

If you have any questions about these plans' benefits or costs, please contact Blue MedicareRx (PDP) for details.

| Benefit Category                                     | Original Medicare   | Blue MedicareRx Value (PDP)   | Blue MedicareRx Value Plus (PDP)  | Blue MedicareRx Premier (PDP)   |
|--|---|---|---|---|
| <b>Drugs Covered Under Medicare Part D - General</b> |   |   |   |   |
| <p><b>Prescription Drugs</b></p>                     | <p>Most drugs are not covered under Original Medicare.</p> <p>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>This plan uses a formulary.</p> <p>The plan will send you the formulary. You can also see the formulary at <a href="http://www.RxMedicarePlans.com">www.RxMedicarePlans.com</a> on the web.</p> <p>Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"> <li>· have limited incomes,</li> <li>· live in long-term care facilities, or</li> <li>· have access to Indian/ Tribal/ Urban (Indian Health Service).</li> </ul> <p>\$47.70 monthly premium</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>This plan uses a formulary.</p> <p>The plan will send you the formulary. You can also see the formulary at <a href="http://www.RxMedicarePlans.com">www.RxMedicarePlans.com</a> on the web.</p> <p>Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"> <li>· have limited incomes,</li> <li>· live in long-term care facilities, or</li> <li>· have access to Indian/ Tribal/ Urban (Indian Health Service).</li> </ul> <p>\$53.10 monthly premium</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>This plan uses a formulary.</p> <p>The plan will send you the formulary. You can also see the formulary at <a href="http://www.RxMedicarePlans.com">www.RxMedicarePlans.com</a> on the web.</p> <p>Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"> <li>· have limited incomes,</li> <li>· live in long-term care facilities, or</li> <li>· have access to Indian/ Tribal/ Urban (Indian Health Service).</li> </ul> <p>\$92.70 monthly premium</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> |

| Benefit Category | Original Medicare | Blue MedicareRx Value (PDP)   | Blue MedicareRx Value Plus (PDP)  | Blue MedicareRx Premier (PDP)   |
|------------------|-------------------|---|---|---|
|                  |                   | <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 Blue MedicareRx Value (PDP) 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 <b>Medicare.gov</b>.</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 Blue MedicareRx Value (PDP) approves the exception, you will pay Tier 3 cost-sharing for that drug.</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 Blue MedicareRx Value Plus (PDP) 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 <b>Medicare.gov</b>.</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 Blue MedicareRx Value Plus (PDP) approves the exception, you will pay Tier 3 cost-sharing for that drug.</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 Blue MedicareRx Premier (PDP) 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 <b>Medicare.gov</b>.</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 Blue MedicareRx Premier (PDP) approves the exception, you will pay Tier 3 cost-sharing for that drug.</p> |

| Benefit Category  | Original Medicare | Blue MedicareRx Value (PDP)  | Blue MedicareRx Value Plus (PDP)  | Blue MedicareRx Premier (PDP)  |
|-------------------|-------------------|--|---|--|
| <b>In-Network</b> |                   |  |   |  |
|                   |                   | \$310 yearly deductible.   | \$0 deductible.   | \$0 deductible.  |
|                   |                   |  | Some covered drugs don't count toward your out-of-pocket drug costs.  | Some covered drugs don't count toward your out-of-pocket drug costs.   |
|                   |                   | <b>Initial Coverage</b>  |   |  |
|                   |                   | After you pay your yearly deductible, you pay the following until total yearly drug costs reach \$2,830:   | You pay the following until total yearly drug costs reach \$2,830:  | You pay the following until total yearly drug costs reach \$2,830:   |
|                   |                   | <b>Retail Pharmacy</b>   |   |  |
|                   |                   | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>· \$8 copay for a one-month (30-day) supply of drugs in this tier</li> <li>· \$24 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>· \$25 copay for a one-month (30-day) supply of drugs in this tier</li> <li>· \$75 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>· \$8 copay for a one-month (30-day) supply of drugs in this tier</li> <li>· \$24 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>· \$35 copay for a one-month (30-day) supply of drugs in this tier</li> <li>· \$105 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>· \$8 copay for a one-month (30-day) supply of drugs in this tier</li> <li>· \$24 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>· \$30 copay for a one-month (30-day) supply of drugs in this tier</li> <li>· \$90 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> |

| Benefit Category | Original Medicare | Blue MedicareRx Value (PDP)  | Blue MedicareRx Value Plus (PDP)   | Blue MedicareRx Premier (PDP)  |
|------------------|-------------------|--|--|--|
|                  |                   | <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>• \$65 copay for a one-month (30-day) supply of drugs in this tier</li> <li>• \$195 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>• 25% coinsurance for a one-month (30-day) supply of drugs in this tier</li> <li>• 25% coinsurance for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> | <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>• \$75 copay for a one-month (30-day) supply of drugs in this tier</li> <li>• \$225 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (30-day) supply of drugs in this tier</li> <li>• 33% coinsurance for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> | <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>• \$70 copay for a one-month (30-day) supply of drugs in this tier</li> <li>• \$210 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (30-day) supply of drugs in this tier</li> <li>• 33% coinsurance for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> |
|                  |                   | <b>Long Term Care Pharmacy</b>   |  |  |
|                  |                   | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>• \$8 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>• \$25 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>• \$65 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>• 25% coinsurance for a one-month (31-day) supply of a drug in this tier</li> </ul>   | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>• \$8 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>• \$35 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>• \$75 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (31-day) supply of a drug in this tier</li> </ul>   | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>• \$8 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>• \$30 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>• \$70 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (31-day) supply of a drug in this tier</li> </ul>   |

| Benefit Category | Original Medicare | Blue MedicareRx Value (PDP)  | Blue MedicareRx Value Plus (PDP)  | Blue MedicareRx Premier (PDP)   |
|------------------|-------------------|--|---|---|
|                  |                   | <b>Mail Order</b>  |   |   |
|                  |                   | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>· \$20 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· \$24 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>· \$62.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· \$75 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>· \$20 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· \$24 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>· \$87.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· \$105 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>· \$20 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· \$24 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>· \$75 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· \$90 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> |

| Benefit Category | Original Medicare | Blue MedicareRx Value (PDP)  | Blue MedicareRx Value Plus (PDP)   | Blue MedicareRx Premier (PDP)   |
|------------------|-------------------|--|--|---|
|                  |                   | <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>· \$162.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· \$195 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>· 25% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· 25% copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> | <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>· \$187.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· \$225 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>· 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· 33% copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> | <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>· \$175 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· \$210 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>· 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· 33% copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> |

| Benefit Category | Original Medicare | Blue MedicareRx Value (PDP)  | Blue MedicareRx Value Plus (PDP)   | Blue MedicareRx Premier (PDP)   |
|------------------|-------------------|--|--|---|
|                  |                   | <b>Coverage Gap</b>  |  |   |
|                  |                   | After your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550. | After your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550. | The plan covers many generics (65%-99% of formulary generic drugs) through the Coverage Gap.<br>You pay the following:  |
|                  |                   |  |  | <b>Retail Pharmacy</b>  |
|                  |                   |  |  | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>· \$8 copay for a one-month (30-day) supply of drugs in this tier</li> <li>· \$24 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p>   |
|                  |                   |  |  | <b>Long Term Care Pharmacy</b>  |
|                  |                   |  |  | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>· \$8 copay for a one-month (31-day) supply of drugs in this tier</li> </ul>  |
|                  |                   |  |  | <b>Mail Order</b>   |
|                  |                   |  |  | <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>· \$20 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy</li> <li>· \$24 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy</li> </ul> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>For all other covered drugs, after your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550.</p> |

| Benefit Category             | Original Medicare | Blue MedicareRx Value (PDP)   | Blue MedicareRx Value Plus (PDP)   | Blue MedicareRx Premier (PDP)   |
|------------------------------|-------------------|---|--|---|
| <b>Catastrophic Coverage</b> |                   |   |  |   |
|                              |                   | <p>After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of:</p> <ul style="list-style-type: none"> <li>• \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or</li> <li>• 5% coinsurance.</li> </ul>  | <p>After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of:</p> <ul style="list-style-type: none"> <li>• \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or</li> <li>• 5% coinsurance.</li> </ul>   | <p>After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of:</p> <ul style="list-style-type: none"> <li>• \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or</li> <li>• 5% coinsurance.</li> </ul>  |
| <b>Out-of-Network</b>        |                   |   |  |   |
|                              |                   | <p>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.</p> <p>You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy.</p> <p>In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Blue MedicareRx Value (PDP).</p> | <p>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.</p> <p>You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy.</p> <p>In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Blue MedicareRx Value Plus (PDP).</p> | <p>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.</p> <p>You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy.</p> <p>In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from Blue MedicareRx Premier (PDP).</p> |

| Benefit Category | Original Medicare | Blue MedicareRx Value (PDP)  | Blue MedicareRx Value Plus (PDP)   | Blue MedicareRx Premier (PDP)  |
|------------------|-------------------|--|--|--|
|                  |                   | <b>Out-of-Network Initial Coverage</b>   |  |  |
|                  |                   | <p>After you pay your yearly deductible, 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><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>• \$8 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>• \$25 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>• \$65 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>• 25% coinsurance for a one-month (30-day) supply of a drug in this tier</li> </ul> | <p>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><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>• \$8 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>• \$35 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>• \$75 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (30-day) supply of a drug in this tier</li> </ul> | <p>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><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>• \$8 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p><i>Tier 2</i></p> <ul style="list-style-type: none"> <li>• \$30 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p><i>Tier 3</i></p> <ul style="list-style-type: none"> <li>• \$70 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p><i>Tier 4</i></p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (30-day) supply of a drug in this tier</li> </ul> |

| Benefit Category                   | Original Medicare | Blue MedicareRx Value (PDP)   | Blue MedicareRx Value Plus (PDP)   | Blue MedicareRx Premier (PDP)  |
|------------------------------------|-------------------|---|--|--|
| <b>Out-of-Network Coverage Gap</b> |                   |   |  |  |
|                                    |                   | <p>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.</p> <p>You will not be reimbursed by Blue MedicareRx Value (PDP) for out-of-network purchases when you are in the coverage gap.</p> <p>However, you should still submit documentation to Blue MedicareRx Value (PDP) so we can add the amounts you spent out-of-network to your total out-of-pocket cost for the year.</p> | <p>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.</p> <p>You will not be reimbursed by Blue MedicareRx Value Plus (PDP) for out-of-network purchases when you are in the coverage gap.</p> <p>However, you should still submit documentation to Blue MedicareRx Value Plus (PDP) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> | <p>You will be reimbursed for these drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <p><i>Tier 1</i></p> <ul style="list-style-type: none"> <li>· \$8 copay for a one-month (30-day) supply of drugs in this tier</li> </ul> <p><i>Tier 2</i></p> <p>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 Blue MedicareRx Premier (PDP) for out-of-network purchases when you are in the coverage gap.</p> <p>However, you should still submit documentation to Blue MedicareRx Premier (PDP) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> <p><i>Tier 3</i></p> <p>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 Blue MedicareRx Premier (PDP) for out-of-network purchases when you are in the coverage gap.</p> <p>However, you should still submit documentation to Blue MedicareRx Premier (PDP) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> |

| Benefit Category | Original Medicare | Blue MedicareRx Value (PDP)        | Blue MedicareRx Value Plus (PDP) | Blue MedicareRx Premier (PDP)  |
|------------------|-------------------|------------------------------------|----------------------------------|--|
|                  |                   | <b>Out-of-Network Coverage Gap</b> |                                  |  |
|                  |                   |                                    |                                  | <p><i>Tier 4</i><br/>           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 Blue MedicareRx Premier (PDP) for out-of-network purchases when you are in the coverage gap.</p> <p>However, you should still submit documentation to Blue MedicareRx Premier (PDP) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> |

| Benefit Category | Original Medicare | Blue MedicareRx Value (PDP)   | Blue MedicareRx Value Plus (PDP)  | Blue MedicareRx Premier (PDP)   |
|------------------|-------------------|---|---|---|
|                  |                   | <b>Out-of-Network Catastrophic Coverage</b>   |   |   |
|                  |                   | <p>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"> <li>• A \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or</li> <li>• 5% coinsurance.</li> </ul> | <p>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"> <li>• A \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or</li> <li>• 5% coinsurance.</li> </ul> | <p>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"> <li>• A \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or</li> <li>• 5% coinsurance.</li> </ul> |

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