Get to know Blue Cross Group Medicare AdvantageSM.

Choosing a Medicare plan is an important decision. Medicare is a bit different from health insurance plans you’ve had before. You may even be feeling a little nervous about your new coverage. We understand, and we’re here to help. Here is some important information about your new plan, how to get started, and what you can expect after you enroll.

Enroll today!
Enroll right away to start enjoying your Medicare benefits as soon as you are eligible. What to do next:
1. Review the enclosed Summary of Benefits for details about your plan.
2. Fill out and return the enrollment form OR talk to your employer about how to enroll.
3. Watch your mailbox for your acknowledgement letter, Medicare enrollment confirmation, and new Member ID card.

This information is not a complete description of benefits.
Blue Cross® and Blue Shield® are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

*Registration is required to participate. Visit www.BlueRewardsMT.com to register and see what Healthy Actions earn rewards. If you do not have internet access, call customer service using the phone number on the back of your insurance card. Maximum annual rewards of $100 in gift cards. One reward per Healthy Action per year. Healthy Action dates of service must be in the current plan year. Healthy Actions that earn rewards are subject to change.

†EyeMed is an independent company that provides vision care benefits for some Blue Cross and Blue Shield of Montana plans.

‡Classes and amenities vary by location.

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HMO and PPO plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC’s plan depends on contract renewal.

It’s time! Enroll in your Medicare Advantage plan today.

Important Plan Information Inside!
- Details about your plan
- How to enroll
- What happens next

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Medicare coverage made easy
Blue Cross Group Medicare Advantage PPO is your all-in-one plan.
Your employer has selected Blue Cross Group Medicare Advantage PPO for your Medicare coverage. This plan bundles prescription drug coverage and value-added options with Original Medicare. It’s your one-stop shop for all your health insurance needs. It covers most commonly used services such as provider visits, inpatient and outpatient hospital services, emergency care and prescription medications. We even manage your Medicare paperwork, claims and benefits so you have only one convenient call to make when you have questions.

Medicare is different from your employer coverage
Your new Medicare coverage may be different from what you’re used to. Here are some of the differences:

- You’ll get the most from Blue Cross Group Medicare Advantage PPO when you use the plan’s network, which includes a wide range of local providers. Your current doctors may already be in the network. Because it is a PPO plan, you can use providers outside the network when necessary. Find providers at www.gebleident.com/mapd/providers
- Some high-cost medical services that have more cost-effective alternatives need prior authorization from the plan before your provider can proceed.

Benefits for your total health
Your Blue Cross Group Medicare Advantage PPO may include these value-added benefits.

Rewards and Incentives Program
Put up to $100 in your pocket for choosing healthy activities. Earn gift cards for completing Healthy Actions throughout the year, like scheduling your Annual Wellness Visit, getting your flu shot or taking a Fall Risk Assessment.

Gift card options include retailers like Amazon, Barnes and Noble, iTunes, Starbucks, Walgreens and Walmart. Providers may offer physical and/or eCards.

Vision Care
Vision exams and eyewear can take a bite out of your budget. Blue Cross Group Medicare Advantage PPO plans include EyeMed Vision Care. This benefit covers routine eye exams and includes an allowance toward frames and contacts.

Fitness for Life
The free SilverSneakers® Fitness Program helps you achieve your health and fitness goals with access to more than 11,000 fitness locations that have certified instructors, fitness equipment, pools and saunas.

Hearing Care
Blue Cross Group Medicare Advantage plans provide supplemental routine hearing exams and a hearing aid allowance on some plans through TruHearing®. Members save 30–50% on hearing aids. You may be able to save hundreds of dollars. TruHearing® is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids.

What happens after you’re enrolled in Blue Cross Group Medicare Advantage PPO?

1. Medicare Approval
   - Medicare must approve your enrollment before you are officially a member. This generally takes about 10 business days.

2. Enrollment Confirmation and ID Card
   - Within 10 days of receiving your enrollment form, we’ll send you an acknowledgment letter. This letter will include an ID number you can use to receive services until your enrollment application is approved. After your enrollment is approved by Medicare, you’ll get a confirmation letter that includes your member ID card. Share your new ID card with your primary care provider (PCP) and your pharmacist so they have your correct information.

3. Welcome Kit
   - This arrives a couple of weeks after your member ID card and contains the drug formulary, evidence of coverage and other helpful information.

4. Personal Phone Call
   - We will call you to welcome you to the plan. We’ll like to know if you have questions about your benefits or if you have special needs we should know about. We might also ask you a few basic health questions, help you schedule your Annual Wellness Visit, and talk more about the Rewards and Incentives Program.

5. Ongoing Communication
   - Once you are a member, your plan becomes your partner in health. We’ll send helpful reminders, health tips and guidance throughout the year. If you have a special medical condition, you may receive even more personalized communication from our medical professionals who can help you manage your health and find resources just for you.

Enroll today!
- Review the Summary of Benefits in this enrollment kit.
- Then fill out and return the enrollment form OR talk to your employer about how to enroll.

Questions about your plan?
Talk to your employer or refer to Summary of Benefits for details.

Limitations and Exclusions
There are items and services not covered by Blue Cross Group Medicare Advantage. These are called limitations and exclusions. A full list can be found in the Evidence of Coverage. Quantity limits, step therapy, and prior authorization for prescription drugs may apply.

Contacting Medicare
Contact Medicare for more information about Medicare benefits and services, including general information regarding health benefits or Medicare Advantage Prescription Drug coverage.

Call
1-800-MEDICARE (1-800-633-4227)
TTY 1-877-486-2049
24 hours a day, 7 days a week

Web
www.medicare.gov

What Are My Protections Under Blue Cross Group Medicare Advantage?
Blue Cross Group Medicare Advantage agrees to stay in the program for a full year at a time. Each year, the plan decides whether to carry on for another year. Even if Blue Cross Group Medicare Advantage leaves the program, you will not lose Medicare coverage.

Get more from your Medicare.