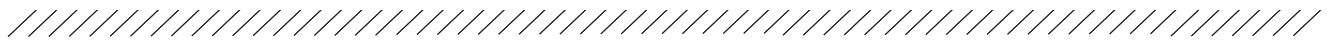


Group Medicare Options

Offer your retirees affordable, full-spectrum Medicare health coverage with the quality and service they trust from Blue Cross & Blue Shield of Rhode Island (BCBSRI)!



You can choose from two types of Medicare coverage, based on your needs and budget.

Option 1:

Option 2:

Medicare Advantage Plan	Original Medicare + Supplemental Plans
<p>With this option, you offer one comprehensive plan in place of Original Medicare. (Retirees must still be enrolled in Medicare Parts A and B.)</p> <p>BlueCHIP for Medicare</p> <p>A Medicare Advantage plan that provides all the coverage of Medicare Parts A, B, and D—and more.</p> <p>Three options for coverage:</p> <ul style="list-style-type: none"> • BlueCHIP for Medicare Group Plus – Includes prescription drugs, preventive dental care, and limited eyewear. • BlueCHIP for Medicare Group Preferred – Same as Group Plus as well as additional dental services, hearing aids, and out-of-network services. • BlueCHIP for Medicare Group Preferred Unlimited* – Same as Group Preferred as well as prescription drug coverage through the coverage gap. <p><i>*Groups must have at least 20 eligible retirees to offer Group Preferred Unlimited.</i></p>	<p>With this option, Original Medicare is the retiree’s primary insurance, and you offer group supplemental coverage through BCBSRI.</p> <p>Group Plan 65*</p> <p>A Medigap plan that covers Medicare’s deductibles and coinsurance.</p> <p>Two options for coverage:</p> <ul style="list-style-type: none"> • Plan 65 with skilled nursing coverage • Plan 65 without skilled nursing coverage <p>Prescription Drug Coverage</p> <p>Coverage for Medicare Part D prescription drugs.</p> <p>Two options for coverage:</p> <ul style="list-style-type: none"> • Part D waiver plan (Medicare Prescription Drug Plan) • Commercial prescription drug plan (available as a rider) <p><i>*Plan 65 is only available to groups that also offer a commercial BCBSRI plan to active employees.</i></p>

Contact your BCBSRI account representative for more information about our group Medicare options.