

Plan 65

Make the right move  
with your Medicare coverage.



# Introducing Plan 65

## Medicare Supplement Plans

Original Medicare (Medicare Part A and Part B) alone comes with deductibles and cost-sharing that can really add up. Our Medicare Supplement plans give you peace of mind about your healthcare coverage throughout your retirement.



With Plan 65 from Blue Cross & Blue Shield of Rhode Island, you have a Medicare Supplement plan from a local company that's right here in Rhode Island—a company you know and trust. From Blue Cross, you can expect health plan options to meet your needs, as well as local customer service to answer your questions and help you get the most out of your coverage.

# Your Plan 65 Options

Do you want just a little extra coverage, or do you want to have a more comprehensive plan? Do you travel a lot, or do you expect to get most of your care in Rhode Island? Whatever your needs are, we offer a choice of options for every lifestyle and budget.

<b>Plan A</b>	<b>An economical choice.</b> Provides coverage for hospital and physician cost-sharing.
<b>Plan F</b>	<b>The most comprehensive plan.</b> Provides 100% coverage for Medicare-covered services, including deductibles and cost-sharing.
<b>Plan Select F</b>	<b>All-inclusive plan with an affordable rate.</b> Same as Plan F above, but with a lower monthly premium in exchange for using a Plan 65 select hospital network in Rhode Island.

## Meet Susan.

Susan is willing to pay a higher monthly premium to ensure she has all the coverage she needs without having to worry about paying a bill every time she goes to the doctor or hospital. She also loves to travel all over the country visiting family, and wants to be able to get care anytime she needs it, even if she's away from home.

Susan's choice:

**Plan 65 F**



## Meet Ron.

Ron doesn't travel much and wants to spend time with the family and grandkids in Rhode Island, so he is comfortable going to local hospitals. However, he does want the security of having no out-of-pocket costs.

Ron's choice:

**Plan 65 Select F**



# Plan Options

Plan 65 F	Plan 65 Select F*		
HOSPITALIZATION	Medicare Pays	Plan Pays	You Pay
First 60 days	All but \$1,260	\$1,260 (Part A deductible)	\$0
61 <sup>st</sup> through 90 <sup>th</sup> day	All but \$315 a day	\$315 a day	\$0
91 <sup>st</sup> day and after, while using 60 lifetime reserve days	All but \$630 a day	\$630 a day	\$0
Once lifetime reserve days are used; additional 365 days	\$0	100% of Medicare eligible expenses	\$0
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE			
First 20 days	All approved amounts	\$0	\$0
21 <sup>st</sup> through 100 <sup>th</sup> day	All but \$157.50 a day	Up to \$157.50 a day	\$0
101 <sup>st</sup> day and after	\$0	\$0	All costs
OTHER SERVICES			
Blood - First three pints	\$0	All costs	\$0
X-rays/Labs	80% after Part B deductible	20% and \$147 (Part B deductible)	\$0
Outpatient Surgery	80% after Part B deductible	20% and \$147 (Part B deductible)	\$0
Doctor Visits	80% after Part B deductible	20% and \$147 (Part B deductible)	\$0

Plan 65 A			
HOSPITALIZATION	Medicare Pays	Plan Pays	You Pay
First 60 days	All but \$1,260	\$0	\$1,260 (Part A deductible)
61 <sup>st</sup> through 90 <sup>th</sup> day	All but \$315 a day	\$315 a day	\$0
91 <sup>st</sup> day and after, while using 60 lifetime reserve days	All but \$630 a day	\$630 a day	\$0
Once lifetime reserve days are used; additional 365 days	\$0	100% of Medicare eligible expenses	\$0
Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE			
First 20 days	All approved amounts	\$0	\$0
21 <sup>st</sup> through 100 <sup>th</sup> day	All but \$157.50 a day	\$0	Up to \$157.50 a day
101 <sup>st</sup> day and after	\$0	\$0	All costs
OTHER SERVICES			
Blood - First three pints	\$0	All costs	\$0
X-rays/Labs	80% after Part B deductible	20%	\$147 (Part B Deductible)
Outpatient Surgery	80% after Part B deductible	20%	\$147 (Part B Deductible)
Doctor Visits	80% after Part B deductible	20%	\$147 (Part B Deductible)

\* Plan 65 Select F members are required to use a Plan 65 select network of hospitals.

For more benefit information, please refer to your Outline of Coverage. Medicare amounts are current for 2015 and may change on an annual basis.

# 2015 Plan Rates†

Plan 65 offers “age-attained” rates—so you can get the most out of your early retirement with lower monthly premiums!

Rates are effective January 1, 2015.

Age Range	Plan 65 A	Plan 65 F	Plan 65 Select F**
Under 65	\$157.42	–	–
65-67	\$102.32	\$145.73	\$104.30
68-70	\$122.79	\$174.88	\$125.16
71-72	\$141.68	\$201.78	\$144.42
73+	\$157.42	\$224.20	\$160.47

†Rates shown apply to members enrolling in Plan 65 within six months of becoming eligible for Medicare Part B. Individuals eligible for Medicare by disability are not eligible for the age 65-72 age-attained rates. Additional restrictions may apply. Please contact us for more information.

## Plan 65 Select Hospital Network Listing\*\*

Plan 65 Select F covers care at the following hospitals in Rhode Island:

- Butler Hospital
- Kent Hospital
- Landmark Medical Center
- Memorial Hospital
- The Miriam Hospital
- Newport Hospital
- Our Lady of Fatima Hospital
- Rehabilitation Hospital of Rhode Island
- Rhode Island Hospital
- Roger Williams Medical Center
- South County Hospital
- The Westerly Hospital
- Women & Infants Hospital



\*\* If you visit a non-network hospital, Original Medicare will pay for your covered services, but Plan 65 will not provide supplemental coverage. You will still be covered for emergency or urgent care at a non-network hospital, or when services you need are not available through network hospitals.

# Customize Your Plan with Dental Coverage

Add dental coverage with Blue Cross Dental Direct, and have the convenience of carrying only one membership card for your medical and dental coverage.

	Basic	Essential	Plus
<b>Monthly premium*</b>	\$29.32	\$41.19	\$58.59
<b>Calendar year maximum</b>	\$1,000	\$1,000	\$1,750
<b>Annual exam, cleanings &amp; X-rays</b>	\$0	\$0	\$0
<b>Basic services</b> (such as fillings, extractions, and denture repairs)	50%	20%	20%
<b>Root canals &amp; oral surgery</b>	50%	20%	20%
<b>Major restorative services</b> (such as crowns, posts, and cores)	Not covered	50%	50%
<b>Surgical periodontal services</b>	Not covered	50%	50%
<b>Prosthodontics</b> (such as bridges, implants, and dentures)	Not covered	Not covered	50%

\*Rates are based on ages 65 and older. Anyone under 65 must call Customer Service for their rate.



**Studies show a connection between oral health and overall health**, including a correlation between gum disease and medical conditions such as diabetes and heart disease. Regular dental care is an important part of keeping yourself healthy!

# Enrollment Made Easy

Follow these steps to make enrolling in Plan 65 simple.

1. Make sure you are enrolled in Medicare Part A and Medicare Part B.
2. Decide which Plan 65 option best fits your needs. See pages 3-4 for details.
3. Determine whether you want to add a dental plan to your coverage portfolio. See page 6 for information.
4. Do you want prescription drug coverage? If so, consider Blue MedicareRx, our prescription drug plan. You can get more information about these plans online at **www.RxMedicarePlans.com** or call us at **1-800-505-2583** TTY/TDD: 711, 24 hours a day, 7 days a week.
5. Enroll in Plan 65 (and Blue Cross Dental if you choose) by filling out the Plan 65 application and mailing it to:

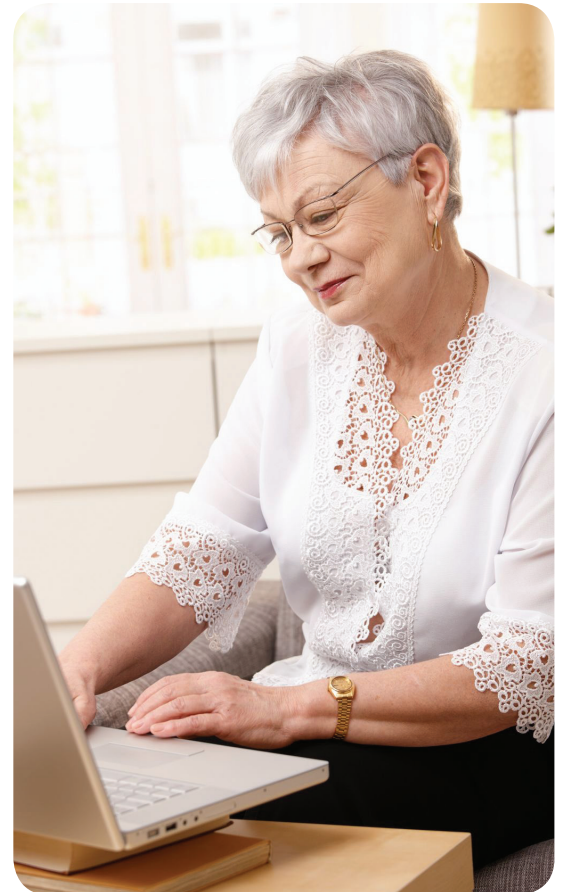
Blue Cross & Blue Shield of Rhode Island  
Individual Sales Department  
500 Exchange Street  
Providence, Rhode Island 02903-2699

## When can you enroll?

You can enroll in Plan 65 within six months of when you become eligible for Medicare or Medicare becomes your primary coverage.

### You can also enroll if:

- You have been enrolled for less than 12 months in a Medicare Advantage plan that you selected during your Initial Election Period.
- You suspended your Plan 65 benefits and obtained coverage under Medicaid less than 24 months ago, and now you are no longer eligible for Medicaid.
- You are moving to Rhode Island from another state.
- Your current coverage is being canceled by your insurance company.





## Have questions or need help with enrollment?

### Call:

1-800-505-BLUE (2583) TTY/TDD: 711

Monday – Friday,  
8:00 a.m. to 8:00 p.m.

### Click:

[BCBSRI.com/Medicare](http://BCBSRI.com/Medicare)

### Visit:

Cowesett Corners  
300 Quaker Lane, Warwick, RI  
Monday – Friday,  
9:00 a.m. to 5:00 p.m.  
Saturday, 9:00 a.m. to 1:00 p.m.

Not connected with or endorsed by the U.S. government or the federal Medicare program.



500 Exchange Street • Providence, RI 02903-2699  
Blue Cross & Blue Shield of Rhode Island is an independent licensee  
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