

2014 BlueCHiP for Medicare Plan Highlights



We're excited to offer our new **triple zero BlueCHiP for Medicare Value (HMO-POS) plan**, in addition to our other BlueCHiP for Medicare options.

IT'S THE TRIPLE ZERO PLAN.
For savings times three.



BlueCHiP for Medicare Value (HMO-POS)
BCBSRI.com/Medicare

Narragansett, RI

Call us today to learn more. 1-855-351-ZERO (9376) or TTY/TDD: 711

Hours:

October 1, 2013 - February 14, 2014, seven days a week, 8:00 a.m. to 8:00 p.m.

February 15, 2014 - September 30, 2014, Monday - Friday, 8:00 a.m. to 8:00 p.m.

*You must continue to pay your Part B premium.

**366 out of 1,679 primary care physicians (PCP). 48 percent of current BlueCHiP for Medicare members receive care from these doctors.

2014 Medicare Advantage Plan Highlights

This overview of premiums, copayments, and coinsurance costs for all BlueCHIP for Medicare plan options will help you choose the level of coverage that's right for you. With all plans, you must have both Medicare Part A and Part B to enroll, and you must continue to pay your Medicare Part B premium.

Plan Features	Plan Options	
	BlueCHIP for Medicare Value (HMO-POS)	BlueCHIP for Medicare Standard with Drugs (HMO)
Monthly Premium	\$0	\$48
Out-of-pocket Maximum	\$4,450	\$4,250
Copayments		
PCP office visits	\$0 patient-centered medical home providers \$15 all others	\$0 patient-centered medical home providers \$10 all others
Specialist office visits	\$40	\$40
Inpatient medical hospitalization	\$750 per admission per benefit period	\$650 per admission per benefit period
Skilled nursing facility	Days 1-20: \$25/day Days 21-45: \$150/day Days 46-100: \$0/day	Days 1-20: \$25/day Days 21-40: \$150/day Days 41-100: \$0/day
Diagnostic tests, X-rays, and lab services	\$10-\$15 for X-ray or lab services; \$150 for MRI/CT scan	\$10 for X-ray or lab services; \$150 for MRI/CT scan
Home healthcare	\$0	\$0
Emergency	\$65/visit	\$65/visit
Ambulance	\$200/trip	\$200/trip
Nutritional counseling	\$0	\$0
Out-of-network Costs for POS Option	20% coinsurance \$4,450 out-of-pocket maximum	N/A
Prescription Drugs	\$100 deductible applies to Tiers 2, 3, and 4	
Tier 1 (generic)	\$0	\$4
Tier 2 (preferred brand)	\$45	\$45
Tier 3 (non-preferred brand)	\$95	\$95
Tier 4 (specialty tier)	30%	33%
Living Fit Health Club Benefit	\$5/month	\$5/month
Additional Benefits	N/A	BlueCHIP for Medicare provides the following maximum plan benefit coverage for the additional benefits listed below.
Vision hardware	N/A	\$100/year
Hearing aids	N/A	N/A

BlueCHIP for Medicare Plus (HMO)	BlueCHIP for Medicare Preferred (HMO-POS)	BlueCHIP for Medicare Core (HMO)
\$171	\$291	\$0
\$2,950	\$2,250	\$3,950
\$0 patient-centered medical home providers \$5 all others	\$0 patient-centered medical home providers \$5 all others	\$0 patient-centered medical home providers \$10 all others
\$30	\$30	\$40
\$500 per admission per benefit period	\$500 per admission per benefit period	\$650 per admission per benefit period
Days 1-20: \$25/day Days 21-35: \$150/day Days 36-100: \$0/day	Days 1-20: \$25/day Days 21-30: \$150/day Days 31-100: \$0/day	Days 1-20: \$25/day Days 21-40: \$150/day Days 41-100: \$0/day
\$0 for X-ray or lab services; \$150 for MRI/CT scan	\$0 for X-ray or lab services; \$150 for MRI/CT scan	\$10 for X-ray or lab services; \$150 for MRI/CT scan
\$0	\$0	\$0
\$65/visit	\$65/visit	\$65/visit
\$75/trip	\$75/trip	\$200/trip
\$0	\$0	\$0
N/A	20% coinsurance \$3,000 out-of-pocket maximum	N/A
\$4	\$4	N/A
\$45	\$45	N/A
\$95	\$95	N/A
33%	33%	N/A
\$5/month	\$5/month	\$5/month
BlueCHIP for Medicare provides the following maximum plan benefit coverage for the additional benefits listed below.		
\$150/year	\$150/year	\$100/year
N/A	\$500 every three years	N/A

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. [Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance] may change on January 1 of each year. Blue Cross & Blue Shield of Rhode Island is an HMO plan with a Medicare contract. Enrollment in Blue Cross & Blue Shield of Rhode Island depends on contract renewal. An independent licensee of the Blue Cross and Blue Shield Association.



500 Exchange Street • Providence, RI 02903-2699