

# Group Medicare Options

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

## OPTION 1: Medicare Advantage Plan

*With this option, you offer one comprehensive plan in place of Original Medicare. (Retirees must still be enrolled in Medicare Parts A and B.) BlueCHiP for Medicare is a Medicare Advantage plan that provides all the coverage of Medicare: Parts A, B, and D—and more.*

### THREE OPTIONS FOR COVERAGE:

- **BlueCHiP for Medicare Group Plus (HMO)**— Includes prescription drugs, preventive dental care, and limited eyewear.
- **BlueCHiP for Medicare Group Preferred (HMO-POS)**— Same as Group Plus as well as additional dental services, hearing aids, and out-of-network services.
- **BlueCHiP for Medicare Group Preferred Unlimited\* (HMO-POS)**— Same as Group Preferred as well as prescription drug coverage through the coverage gap.

*\* Groups must have at least 20 eligible retirees to offer Group Preferred Unlimited.*

## OPTION 2: Original Medicare + Supplemental Plans

*With this option, Original Medicare is the retiree's primary insurance, and you offer group supplemental coverage through BCBSRI.*

### GROUP PLAN 65\*

A Medigap plan that covers Medicare's deductibles and coinsurance.

#### Two options for coverage:

- Plan 65 with skilled nursing coverage
- Plan 65 without skilled nursing coverage

### PRESCRIPTION DRUG COVERAGE

Coverage for Medicare Part D prescription drugs.

#### Two options for coverage:

- Part D waiver plan (Medicare Prescription Drug Plan)
- Commercial prescription drug plan (available as a rider)

*\* Plan 65 is only available to groups that also offer a commercial BCBSRI plan to active employees.*

Contact your BCBSRI sales person for more information about our Group Medicare options.

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.

BMDS-13809



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