

Plan65
Medicare Supplement

2018 Employer Plan Options



The Blue Difference:

Local plans, local service

Deciding to offer a Group Medicare plan is a big decision, one that you want to get right. You've come to the right place — Blue Cross & Blue Shield of Rhode Island (BCBSRI). Since 1939, we've been the hometown plan helping Rhode Islanders get the healthcare coverage that fits their needs.

With multiple Group Plan 65 and Prescription Drug Plan options to choose from, we will partner with you to offer plans and value-adds that will help you attract and retain top talent.

Great health plans start here:

- Offering multiple plan options that provide complete medical coverage and help keep costs down
- Allowing flexibility for out-of-state retirees
- Providing a Blue Cross & Blue Shield plan—the top choice of employers across the country



This book gives you everything you need to make the best Group Plan 65 choice. We're ready to show you how local plans and local service can make a big difference.

Introducing Group 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 Group Plan 65 Medicare Supplement plans give your retirees extra coverage for added peace of mind.

Whether you want to provide your retirees with a little extra coverage or something more expansive, you'll find a plan that meets your needs and budget. And as always, our local Medicare Concierge Team can help your retirees get the most out of their coverage.

Take a look at our Group Plan 65 options below, which all provide access to any provider or hospital that accepts Medicare—whether your retirees get most of their care in Rhode Island or out-of-state:

Plan	Out-of-pocket expenses	Premium cost	When to choose it
Plan C	\$	\$\$\$\$	Higher premiums with little to no out-of-pocket expenses
 Plan G	\$\$\$	\$\$\$	Balance of premium and out-of-pocket expenses of the Part B deductible
 Plan N	\$\$\$\$	\$	Lower premiums with higher out-of-pocket expenses including Part B deductible and copayments for some office visits and ER services

Please note: All three plans can be offered with and without coverage for Skilled Nursing Facility care.

Plan 65® Plan Options At-a-Glance

Benefit Features	With Original Medicare	INCLUDES Skilled Nursing Benefit (SNF)		
	Member Pays	Group Plan 65 C Member Pays	Group Plan 65 G Member Pays	Group Plan 65 N Member Pays
Part A Services				
Hospitalization				
• First 60 days	\$1,340 per benefit period	\$0	\$0	\$0
• Days 61 - 90	\$335 per day			
• Days 91 and after while using 60 lifetime reserve days	\$670 per day			
• Once lifetime reserve days are used, an additional 365 days	All costs			
Skilled nursing facility care				
• First 20 days	\$0	All costs	All costs	All costs
• Days 21 - 100	\$167.50 per day			
• Days 101 and after	All costs			
Part B Services				
Part B excess charges	All costs	All costs		All costs
Immunizations & Screenings	\$0	\$0	\$0	\$0
Colorectal exam and prostate specific antigen (PSA) test ¹				
Lab services (Medicare-covered)				
Home health care (Medicare-covered)				
Hospice care	Medicare copayment/coinsurance			
Doctors visits	20% of Medicare-approved amounts after \$183 annual deductible	\$0	\$183 annual deductible	Up to \$20 copay per visit after \$183 annual deductible
Emergency room				Up to \$50 copay per visit after \$183 annual deductible
Outpatient surgery				\$183 annual deductible
Diagnostic tests and X-rays				
Durable medical equipment and prosthetic devices				
Urgently needed care				
Ambulance services				
Foreign travel care				All costs

2018 Part A Deductible = \$1,340 per benefit period. 2018 Part B Deductible = \$183 per calendar year. Medicare amounts are current for 2018 and may change on an annual basis.

¹ Part B deductible may apply to Medicare approved doctor's visits.

EXCLUDES Skilled Nursing Benefit (SNF)

Group Plan 65 C Member Pays	Group Plan 65 G Member Pays	Group Plan 65 N Member Pays
\$0	\$0	\$0
Up to \$167.50 per day	Up to \$167.50 per day	Up to \$167.50 per day
All costs	All costs	All costs
All costs		All costs
\$0	\$0	\$0
	\$183 annual deductible	Up to \$20 copay per visit after \$183 annual deductible
		Up to \$50 copay per visit after \$183 annual deductible
		\$183 annual deductible
20% after \$250 annual deductible. There is a \$50,000 lifetime maximum.	20% after \$250 annual deductible. There is a \$50,000 lifetime maximum.	20% after \$250 annual deductible. There is a \$50,000 lifetime maximum.



Did you know you can offer plans with and without Skilled Nursing Facility (SNF) coverage?

Skilled nursing care involves safe and effective care given by a skilled nursing or rehabilitative staff. Medicare only covers certain SNF care services that are needed daily on a short-term basis (up to 20 days). Offering SNF coverage will extend care services up to 100 days.

This is a summary of benefits. It is not a contract. For details about coverage, including any limitations or exclusions not noted here, please refer to the subscriber agreement or contact the Medicare Sales team at (401) 351-2583 or 1-800-505-2583.

Prescription Drug Plans to Improve Your Retiree Coverage

We offer you a choice of four Group Blue MedicareRxSM prescription drug plans (PDPs) with different premiums, coverage levels, and out-of-pocket costs. With more than 67,000 network pharmacies nationwide and mail order savings, our Group PDPs offer Medicare prescription drug coverage to retirees who are:



- Entitled to Medicare Part A and/or enrolled in Part B AND
- Are not enrolled, or do not plan to stay enrolled, in another Medicare prescription drug plan or Medicare Advantage plan with Part D prescription coverage

Note: Other eligibility requirements may apply. To learn more about Group Blue MedicareRx PDPs, including additional eligibility requirements, just ask our Medicare Sales Team.

Plan	Retail (1 month supply)	Mail order (3 month supply)	Gap coverage
20%	20% Tier 1 – Generic 20% Tier 2 – Brand	20% Tier 1 – Generic 20% Tier 2 – Brand	Full coverage through the gap
	<i>(Specialty drugs are limited to 1 month supply per fill)</i>		
\$10/\$20	\$10 Tier 1 – Generic \$20 Tier 2 – Brand	\$10 Tier 1 – Generic \$40 Tier 2 – Brand	Full coverage through the gap
	<i>(Specialty drugs are limited to 1 month supply per fill)</i>		
\$5/\$15/\$30	\$5 Tier 1 – Generic \$15 Tier 2 – Preferred brand \$30 Tier 3 – Non-preferred drug	\$5 Tier 1 – Generic \$30 Tier 2 – Preferred brand \$60 Tier 3 – Non-preferred drug	Full coverage through the gap
	<i>(Specialty drugs are limited to 1 month supply per fill)</i>		
\$7/\$25/\$40	\$7 Tier 1 – Generic \$25 Tier 2 – Preferred brand \$40 Tier 3 – Non-preferred drug	\$7 Tier 1 – Generic \$50 Tier 2 – Preferred brand \$80 Tier 3 – Non-preferred drug	Full coverage through the gap
	<i>(Specialty drugs are limited to 1 month supply per fill)</i>		

Group Blue MedicareRx (PDP) is a Prescription Drug Plan with a Medicare Contract. Enrollment depends on contract renewal. Anthem Insurance Companies, Inc., Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont are the legal entities that have contracted as a joint enterprise with the Centers for Medicare & Medicaid Services (CMS) and are the risk-bearing entities for Blue MedicareRx (PDP) plans. The joint enterprise is a Medicare-approved Part D Sponsor. Enrollment in Blue MedicareRx (PDP) depends on contract renewal. You must continue to pay your Medicare Part B Premium.

More for their membership!

By offering BCBSRI, you're providing your retirees with convenient and valuable ways to improve their health.



Improving health

Gym membership discounts – Retirees can get the lowest available rate at more than 9,500 fitness centers nationwide through the International Fitness Club Network. Learn more at bcbsri.com.

Classes and screenings at our retail stores – Retirees can visit any of our three Your Blue StoresSM for exercise classes, nutrition seminars, nurse consultations, and health screenings, all at no additional cost.



Enjoy convenience and peace of mind

Mobile app – Retirees can access plan information and benefits, all from the palm of their hand, with the Your Blue Touch RI mobile app.

Weekend customer service – Questions can pop up anytime, even on weekends. Retirees can get answers 7 days a week from our dedicated Medicare Concierge Team.

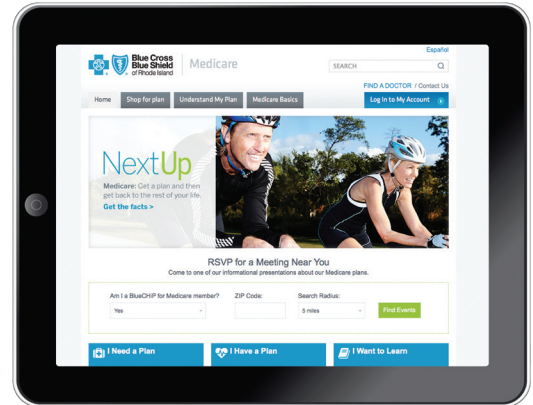




Stay informed

Retirees can learn more about their benefits by:

- **Signing up** for exclusive member events throughout the year
- **Viewing** detailed plan benefits and claims history
- **Finding** information to help them stay healthy
- **Signing up** for the Your Blue Wire RI secure text messaging service



Improving plan with additional products

Blue Cross Dental Direct – Your retirees can purchase a Blue Cross Dental Direct plan separately for full-body coverage and peace of mind any time throughout the year. For inquiries about Dental Direct coverage, please call **(401) 351-BLUE (2583)** or **1-800-505-2583**.

Travel Health Insurance* – Retirees can pack some peace of mind and take their health coverage with them internationally with GeoBlue Travel Health Insurance. To learn more, call **1-855-690-2583**.



*GeoBlue is the trade name of the Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL. Made available in cooperation with BCBSRI.

Not connected with or endorsed by the U.S. Government or the federal Medicare program. Insured by Blue Cross & Blue Shield of Rhode Island. The purpose of this communication is the solicitation of insurance. You may be contacted by a licensed insurance producer or insurance company. These policies have exclusions and limitations. Please call the Medicare Sales Team at (401) 351-2583 or 1-800-505-2583 for complete details of coverage and costs.

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