

# MEDICARE ADVANTAGE 2015

## Illinois Blue Cross Medicare Advantage<sup>SM</sup> Plan Area

### County List

- Cook
- DuPage
- Will
- Kane

## NEW FOR 2015

- Monthly OTC benefit (\$10 - \$30 per month)\*
- Prescription drugs in Tiers 1 and 2 covered through the gap\*
- New PPO options
- \$0 copay for diabetic test strips\*\*

## Key Product Benefits

### Affordable

- \$0 monthly premium on select HMO and HMO-POS plans
- Low out-of-pocket costs
- Prescription drugs in Tiers 1 and 2 covered through the gap\*
- \$0 copay on diabetic test strips\*\*
- \$0 Tier 1 prescription drug copay at preferred pharmacies

### Flexible

- Choice of plans to suit any need, including some that let you see doctors out of network
- Strong network of doctors and hospitals that are experts in serving Medicare patients
- Travel coverage that you take wherever you go
- Worldwide emergency coverage
- Extensive pharmacy network including Walgreens, CVS, Walmart, Jewel-Osco and local pharmacies

### Valuable

- Unique OTC allowance loaded onto a card that members can use at a variety of retailers\*
- Preventive and comprehensive dental coverage\*
- Automatic enrollment in SilverSneakers®+ fitness for no additional premium
- Vision and hearing\*



**BlueCross BlueShield  
of Illinois**

\* Applies to select plans

\*\* Preferred brand diabetic test strips available for pick up at all pharmacies.

## Plan Summary

### Blue Cross Medicare Advantage Basic (HMO)

- Affordable HMO plan with low out-of-pocket costs
- \$0 monthly premium
- \$10 per month OTC benefit

### Blue Cross Medicare Advantage Basic Plus (HMO-POS)

- \$0 monthly premium
- HMO network with POS option

### Blue Cross Medicare Advantage Premier Plus (HMO-POS)

- \$49 monthly premium
- HMO network with POS option
- Comprehensive and preventive dental included
- \$15 per month OTC benefit

### Blue Cross Medicare Advantage Choice Plus (PPO)

- \$66 monthly premium
- Ability to go out of network
- PPO plan – entry level premium

### Blue Cross Medicare Advantage Choice Premier (PPO)

- New PPO plan with expanded network
- Competitive premium of \$111
- Exceptional benefit design bundles vision, comprehensive dental, preventive dental, and hearing
- \$30 per month OTC benefit
- Prescription drugs in Tiers 1 and 2 covered through the gap
- Great alternative to Med Supp plan

**NEW PLAN  
IN 2015**

**NEW PLAN  
IN 2015**

# MEDICARE PRODUCTS 2015\*

## Blue Cross and Blue Shield of Illinois

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,  
an Independent Licensee of the Blue Cross and Blue Shield Association

Effective 1/1/2015

Plan Name	IL PLAN LANDSCAPE						
	IL Basic (HMO)	IL Basic Plus (HMO-POS)	IL Premier Plus (HMO-POS)	IL Choice Plus (PPO)		IL Choice Premier (PPO)	
				In-Network	Out-of-Network	In-Network	Out-of-Network
Premium	\$0	\$0	\$49	\$66		\$111	
MOOP	\$3,400	\$4,500	\$3,400	\$3,400	\$5,100	\$3,400	\$5,000
Hospital Inpatient	\$225 Copay (days 1-7)	\$245 Copay (days 1-7)	\$190 Copay (days 1-7)	\$300 Copay (days 1-7)	40% Co-insurance	\$250 Copay (days 1-7)	\$400 Copay (days 1-7)
Primary Care Physician	\$5	\$10	\$5	\$20	40%	\$15	30%
Specialist	\$35	\$45	\$40	\$40	40%	\$35	30%
Hospital Outpatient Surgery	\$250	\$300	\$250	\$225	40%	\$225	30%
OTC Purchase Allowance	\$10 / month	Not Covered	\$15 / month	Not Covered		\$30 / month	
Dental	Not Covered	Not Covered	Preventive - Covered Comprehensive - Covered	Not Covered		Preventive - Covered Comprehensive - Covered	Preventive - Covered Comprehensive - Covered
Hearing Aid Allowance	Not Covered	Not Covered	Covered	Not Covered		Covered	
Routine Vision	Not Covered	Not Covered	Covered	Not Covered		Covered	
Annual Prescription Deductible	This plan does not have a deductible.						
Rx Copays Preferred	\$0/\$6/\$39/\$85/ 33%	\$0/\$6/\$39/\$85/ 33%	\$0/\$6/\$39/\$85/ 33%	\$0/\$6/\$39/\$85/ 33%		\$0/\$6/\$39/\$85/ 33%	
Gap Coverage	Prescription drugs in Tiers 1 and 2 covered through the gap	Prescription drugs in Tiers 1 and 2 covered through the gap	Prescription drugs in Tiers 1 and 2 covered through the gap	Not Covered		Prescription drugs in Tiers 1 and 2 covered through the gap	

NOT FOR DISTRIBUTION TO BENEFICIARIES, MEMBERS OR PROSPECTS.

\* Product benefits pending government approval and subject to change.

† SilverSneakers® is a registered mark of Healthways, Inc. Healthways SilverSneakers® Fitness Program is a wellness program owned and operated by Healthways, Inc, an independent company.