

Summary of Benefits



An Anthem Company

Medicare Advantage and Part D

Plan year: January 1 – December 31, 2019

New York

Richmond county

Empire MediBlue Select (HMO)*

19NYH8432027

Thank you for your interest in our Medicare Advantage plans

Empire BlueCross BlueShield offers a variety of benefits designed to help keep you healthy while protecting you from unexpected medical and drug costs. This booklet tells you what we cover, what you may pay and more. If you have questions, please call your agent.

***This plan uses a focused network of providers.**

Empire MediBlue Select (HMO)

Our service area includes the following counties: Richmond

Have questions?



- If you **are not** a member of our plan, please call us toll-free **1-800-809-7328** (TTY: **711**), and follow the instructions to be connected to a representative.
- If you **are** a member of our plan, please call us toll-free at **1-800-499-9554** (TTY: **711**). We are open 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.



- You can learn more about us on our website at **<https://shop.empireblue.com/medicare>**.

While the Summary of Benefits does not include every service, limit or exclusion, the *Evidence of Coverage* does. Just give us a call to request a copy.

Empire MediBlue Select (HMO) is a Medicare Advantage and prescription drug plan. It includes hospital, medical and prescription drug benefits in one plan. To join this plan, you must:

- Be entitled to Medicare Part A,
- Enrolled in Medicare Part B, and
- Live in our service area.

With this plan, you must use doctors and facilities in our plan. If you use a doctor or facility not in our plan, we may not cover the services.

Medicare coverage that goes beyond Original Medicare

- Like all Medicare Advantage health plans, we cover everything that Original Medicare covers — Part A (hospital services) and Part B (medical services), plus more. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less (see benefits section for more details).
- This plan covers Medicare Part D drugs and Part B drugs (such as chemotherapy and some drugs administered by your provider). To see if your prescription drugs are covered, follow the instructions in the “Know Your Drug Plan” section of this booklet.

This is a Health Maintenance Organization (HMO) plan. That means:

- You must choose a primary care provider (PCP) in the plan’s network of doctors for covered services.¹ A PCP is your main doctor who provides most of your medical care, including routine care and hospitalizations. Your PCP will also help coordinate your care after a stay in the hospital.
- Before you get care from a specialist, we highly recommend you talk to your PCP first. Doing so will keep your PCP informed and will help ensure you get the right care. Many specialist services require a referral from your PCP. So if you have a favorite specialist, make sure to ask if the specialist is in the plan’s network.

Is your PCP in our plan's network of doctors?



A PCP can join or leave the plan's network at any time, so be sure to ask the PCP if he or she is in the plan's network, taking new patients and accepts Medicare. You can find a PCP in the plan's network or check the PCP status online. Just follow the steps below. If, for any reason, you need to change your PCP, give us a call - we can help you.

¹ If you need emergency or urgent care, call 911 or go to the nearest doctor or facility that can help you. Most times, you must use doctors in our plan to get covered medical care, except for emergencies and urgently needed care when doctors in our plan are not available, or dialysis services when you are out of the service area. If you get routine care from doctors outside our plan, neither Medicare nor Empire BlueCross BlueShield will pay for it.

How to find a doctor/PCP in our plan:



- Go to <https://shop.empireblue.com/medicare>
 1. Scroll to the *Useful Tools* section and choose the tab labeled **Find a Doctor**.
 2. Enter your ZIP code, county and the date you want your coverage to begin and select **Continue**.
 3. Fill in the details of your search (city, doctor's name, distance, etc.).
 4. Be sure to check that the doctor displays as "In-Network" for these plans.
- Or you can call us and ask for a copy of the *Provider Directory*. The phone number is on page 2.

Know your drug plan

Prescription drugs are an important part of health and wellness

Our plan gives you access to the drugs you need to get healthy and stay active.

What is a formulary?



The formulary is a list of drugs covered by our plan that tells you:

- Which drugs require prior authorization from your plan before you fill your prescription
- If there is a quantity limit on the frequency, amount or dosage,
- If you need to try other drugs first (called step therapy),
- And the cost-sharing tier a drug is in.

Our plan groups each drug into "tiers." The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Learn more by going to the "Summary of 2019 prescription drug coverage" section in this guide.



How to find if your drugs (or an acceptable alternative) are covered and what they'll cost:

- Visit <https://shop.empireblue.com/medicare>
 1. Scroll to the *Useful Tools* section and choose the tab labeled **Find Your Covered Drugs**.
 2. Enter your ZIP code, county and beginning coverage date; then select **Continue**.
 3. Enter the name of your drug, dosage, quantity and refill frequency, and select **Add Drug**.
 4. Select your pharmacy.
 5. Select **View All Plans**.
 6. Make sure to choose **Show drug cost details** to view what tier your drugs are in, specific costs and coverage details.
- You can also call Customer Service at the number on page 2 to get a copy of the *Formulary*.

Can I use any pharmacy to fill my covered prescriptions?

To get the best savings on your covered Part D drugs, you must generally use a pharmacy in our plan. You may get your covered drugs from pharmacies that are **not** in our plan, but only when you are unable to get your prescription drugs from a pharmacy that **is** in our plan.



Save even more money at pharmacies with preferred cost sharing

To help you save even more money on your covered drugs, we work with certain pharmacies (*preferred pharmacies*) to further reduce prices. At preferred pharmacies, your copays and share of the cost may be lower than pharmacies with standard cost sharing. You can use a preferred pharmacy or a pharmacy with standard cost sharing; the choice is yours.

To find a pharmacy in our plan, see our online *Pharmacy Directory* on our website at <https://shop.empireblue.com/medicare> (under *Useful Tools*, select **Find a Pharmacy**, and enter your location and search details). Preferred pharmacies are indicated above the pharmacy name. Or you can give us a call and we'll send you a copy.



Don't miss out on some Extra Help*

If you qualify for **Medicare's Extra Help**, you can get help with paying your drug plan's monthly payment (premium), yearly deductible, coinsurance and copays for covered prescription drugs. Plus:

- The coverage gap stage will not apply to you and
- There are no late enrollment penalties.

* You can't get Medicare Coverage Gap Discounts on brand-name drugs if you receive Extra Help.



Summary of 2019 medical benefits



On the following pages, you can review more about our plan benefits to help you choose the right plan for you. If you want to compare our plan with other Medicare health plans, call and ask the other plans for a copy of their Summary of Benefits.

Be in the know

Before you continue, here are some important things to know as you review our plan benefits:

- Services listed on the following pages with a ¹ may require prior authorization (pre-approval).

Empire MediBlue Select (HMO)

How much is my premium (monthly payment)?

\$0.00 per month

You must continue to pay your Medicare Part B premium.

How much is my deductible?

This plan does not have a medical deductible.

\$350.00 deductible per year for Part D prescription drugs.

Drugs listed on Tier 2: Generic, Tier 3: Preferred Brand, Tier 4: Nonpreferred Drug and Tier 5: Specialty Tier are included in the Part D deductible.

Is there a limit on how much I will pay for my covered medical services? (does not include Part D drugs)

\$6,400 per year from doctors and facilities in our plan.

Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.

Services you get from doctors or facilities in our plan, goes toward the yearly limit. If you reach the limit on out-of-pocket costs, you will not have to pay any out-of-pocket costs for covered Part A and Part B services (in our plan) for the rest of the year.

Empire MediBlue Select (HMO)

Inpatient Hospital¹

Facilities in our plan: Days 1 - 5: \$335.00 per day, per admission / Days 6 - 90: \$0.00 per day, per admission

Our plan covers an unlimited number of days for an inpatient hospital stay. Per-day cost sharing applies to each new inpatient admission (Note: transfers to an inpatient rehabilitation hospital is considered a new admission and cost sharing per day applies).

Outpatient Hospital ¹

Doctors and facilities in our plan: \$325.00 copay

What you will pay depends on the service and where you are treated. Please refer to the *Evidence of Coverage* for additional information.

Doctor's Office Visits¹

Primary care physician (PCP) visit:

PCPs in our plan: \$10.00 copay

Specialist visit:

Doctors in our plan: \$40.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Preventive Care Screenings and Annual Physical Exams

Preventive care screenings:

Doctors in our plan: \$0.00 copay

Empire MediBlue Select (HMO)

Preventive Care Screenings and Annual Physical Exams - continued

Annual physical exam:

Doctors in our plan: \$0.00 copay

Covered Preventive care screenings:

- Abdominal aortic aneurysm screening
- Annual “wellness” visit
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screening
- Cervical and vaginal cancer screening
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- Depression screening
- Diabetes prevention program
- Diabetes screenings and monitoring
- Hepatitis C Screening
- High Intensity Behavioral Counseling
- HIV screening
- Lung cancer screenings
- Medical nutrition therapy services
- Obesity screenings and counseling
- Prostate cancer screenings (PSA)
- Sexually transmitted infections screenings and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including flu shots, hepatitis B shots, pneumococcal shots
- “Welcome to Medicare” preventive visit (one-time)

Any extra preventive services approved by Medicare during the contract year will be covered. When you use doctors in this plan, 100% of the cost of preventive care screenings and annual physical exams are covered.

Empire MediBlue Select (HMO)

Emergency Care

\$90.00 copay

This plan covers emergency services when traveling outside of the United States for less than six months. This benefit is limited to \$25,000.00 per year for worldwide emergency services. \$90.00 copay

Urgently Needed Services

\$65.00 copay

Diagnostic Radiology Services (such as MRIs, CT scans)¹

Doctors and facilities in our plan: \$50.00 - \$100.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

What you pay for these services may vary based on where you are treated.

Diagnostic Tests and Procedures¹

Doctors and facilities in our plan: \$0.00 - \$50.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

What you pay for these services may vary based on where you are treated.

Lab Services¹

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Empire MediBlue Select (HMO)

Outpatient X-rays¹

Doctors and facilities in our plan: \$25.00 - \$75.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

What you pay for these services may vary based on where you are treated.

Therapeutic Radiology Services (such as radiation treatment for cancer)¹

Doctors and facilities in our plan: 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

What you pay for these services may vary based on where you are treated.

Hearing Services¹

Medicare-covered hearing services (Exam to diagnose and treat hearing and balance issues):

Doctors in our plan: \$40.00 copay

Routine hearing services:

This plan covers 1 routine hearing exam(s) and hearing aid fitting/evaluation(s) every year. \$2,000.00 maximum plan benefit for hearing aids every year.

Doctors in our plan: \$0.00 copay for routine hearing exam(s). \$0.00 copay for hearing aids.

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Empire MediBlue Select (HMO)

Dental Services

Medicare-covered dental services (this does not include services for care, treatment, filling, removal or replacement of teeth):

Doctors and dentists in our plan: \$0.00 copay

Preventive dental services:

This plan covers: 1 oral exam(s), 1 cleaning(s) every year.

Dentists in our plan: \$0.00 copay

Comprehensive dental services:

Not Covered

Vision Services

Medicare-covered vision services:

Exam to diagnose and treat diseases and conditions of the eye

Doctors in our plan: \$0.00 - \$40.00 copay

Eyeglasses or contact lenses after cataract surgery

Doctors in our plan: \$0.00 copay

Routine vision services:

Routine vision exam

This plan covers 1 routine eye exam(s) every year.

Doctors in our plan: \$0.00 copay

Empire MediBlue Select (HMO)

Vision Services - continued

Routine eyewear (lenses and frames)

This plan covers up to \$150.00 for eyeglasses or contact lenses every year.

Doctors in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Mental Health Care

Inpatient visit:¹

Doctors and facilities in our plan: Days 1-4: \$395 per day, per admission/ Days 5-90: \$0 per day, per admission

Our plan covers unlimited inpatient days.

Per day cost sharing applies to each new inpatient admission. (Note: transfers to an inpatient rehabilitation hospital is considered a new admission and cost sharing per day applies).

Outpatient individual and group therapy services:¹

Doctors and facilities in our plan: \$40.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Empire MediBlue Select (HMO)

Skilled Nursing Facility (SNF)¹

Doctors and facilities in our plan: Preferred Participating SNF: Days 1 - 20: \$0 per day / Days 21 - 100: \$142 per day; All Other Participating SNF: Days 1 - 20: \$0 per day / Days 21 - 100: \$172 per day

Our plan covers up to 100 days in a Skilled Nursing Facility (SNF). Your copays for SNF benefits are based on benefit periods. A benefit period starts on the first day you go into a hospital or SNF and ends when you haven't had any inpatient hospital care or skilled nursing care for 60 days in a row. If you go into a SNF after one benefit period has ended, a new benefit period starts. There's no limit to the number of benefit periods you can have.

Physical Therapy¹

Doctors and facilities in our plan: \$40.00 copay

Ambulance¹

Ground/Water Ambulance:

Emergency transportation services in our plan: \$250.00 copay per trip

Air Ambulance:

Emergency transportation services in our plan: 20% coinsurance per trip

Transportation

Not Covered

Empire MediBlue Select (HMO)

Medicare Part B Drugs¹

Other Part B Drugs:

Drugs in our plan: 20% coinsurance

Chemotherapy drugs:

Drugs in our plan: 20% coinsurance

More benefits and ways we support your health



Empire MediBlue Select (HMO)

Chiropractic Care¹

Medicare-covered chiropractic services:

Providers in our plan: \$20.00 copay

Medicare coverage includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

Enhanced Drug Coverage

Our plan offers additional coverage of some prescription drugs not normally covered in a Medicare prescription drug plan. Covered drugs include:

- Sildenafil. Limit 4 tablets per month.

Please refer to your Tier 1: Preferred Generic copay later in this Summary of Benefits for how much you will pay. Your plan's *Formulary* includes additional information about all drugs covered under this benefit.

Foot Care (podiatry services)¹

Medicare-covered podiatry:

Doctors in our plan: \$40.00 copay

Foot exams and treatment are covered if you have diabetes-related nerve damage and/or meet certain conditions.

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Empire MediBlue Select (HMO)

Home Health Care¹

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

LiveHealth Online

Lets you talk to a board-certified doctor, or licensed psychologist or therapist, by live, two-way video on a computer, smartphone or tablet.
Please refer to the *Evidence of Coverage* for additional information.

Medical Equipment/Supplies¹

Durable Medical Equipment (wheelchairs, oxygen, etc.):

Suppliers in our plan: 20% coinsurance

Medical supplies and prosthetic devices (braces, artificial limbs, etc.):

Suppliers in our plan: 20% coinsurance

Diabetic supplies and services:¹

Suppliers in our plan: \$0.00 copay

Empire MediBlue Select (HMO)

Outpatient Rehabilitation¹

Cardiac (heart) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions within a 36-week period):

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Pulmonary (lung) rehab services (with a limit of two, one-hour sessions per day and a maximum of 36 sessions):

Doctors and facilities in our plan: \$0.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Occupational therapy visit:

Doctors and facilities in our plan: \$40.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Outpatient Substance Abuse¹

Individual & Group therapy visit:

Doctors and facilities in our plan: \$40.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Empire MediBlue Select (HMO)

Outpatient Surgery¹

Ambulatory surgical center:

Doctors and facilities in our plan: \$325.00 copay

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Over-the-Counter Items

This plan covers certain approved, non-prescription, over-the-counter drugs and health-related items, up to \$12 every month. Unused OTC amounts do not roll over from month to month.

There are many ways to access your benefit:

- Shop online or use the mobile app and have items sent to your home or to a store location near you for pickup
- Shop at more than 4,600 Walmart and Neighborhood Market stores and other participating retailers
- Call to place an order and have items sent to your home

Renal Dialysis

Doctors and facilities in our plan: 20% coinsurance

Empire MediBlue Select (HMO)

SilverSneakers®* Fitness program

When you become our member, you can sign up for SilverSneakers. It's included in our plan. To learn more details, go to www.silversneakers.com or call SilverSneakers at 1-855-741-4985 (TTY: 711), Monday through Friday, 8 a.m. to 8 p.m. ET.

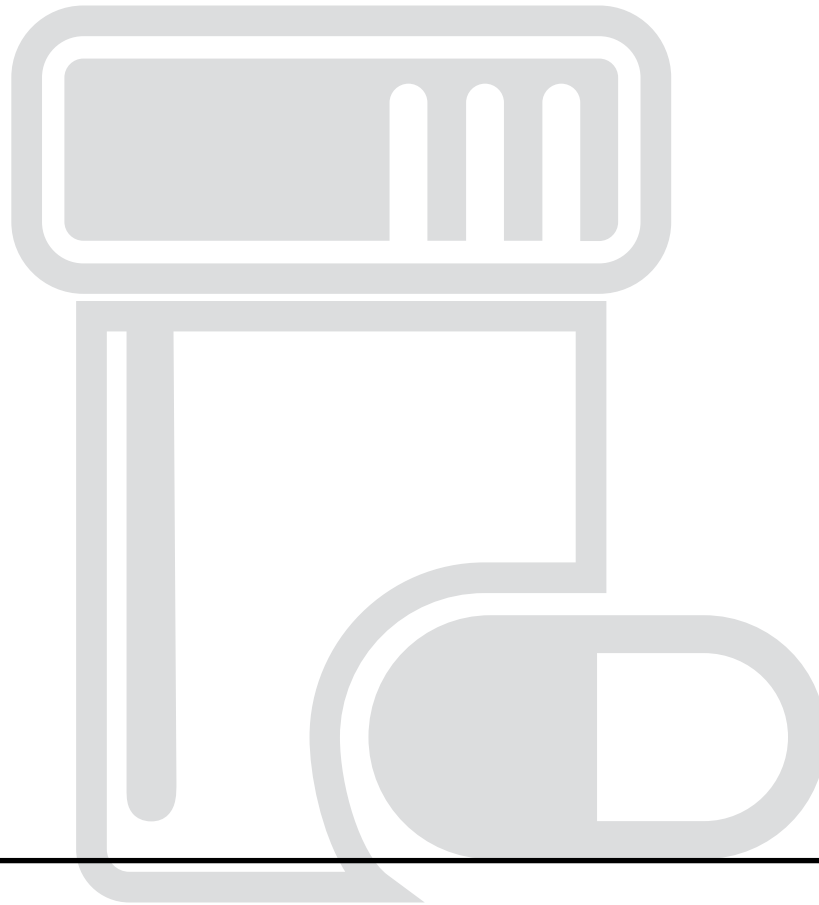
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24/7 Nurse HelpLine

24-hour access to a nurse helpline, 7 days a week, 365 days a year. Please refer to the *Evidence of Coverage* for additional information.



Summary of 2019 prescription drug coverage



Ways to save



- You can save money on your prescription drugs by choosing drugs listed on Tier 1: Preferred Generic and Tier 6: Select Care Drugs.
- You may save even more money if you go to a preferred cost-sharing pharmacy. To find a pharmacy in our plan:
 - Visit <https://shop.empireblue.com/medicare> (under *Useful Tools*, select **Find a Pharmacy**, and enter your location and search details). Preferred pharmacies are indicated above the pharmacy name.
 - Give us a call and we'll send you a copy of the *Pharmacy Directory*.

The four stages of drug coverage

What you pay for your covered drugs depends, in part, on which coverage stage you are in.



Stage 1	Stage 2	Stage 3	Stage 4
Deductible	Initial Coverage	Coverage Gap	Catastrophic Coverage
<p>If you have a deductible, you will pay 100% of your drug cost until you meet your deductible. (If you have no deductible, or if a specific drug tier does not apply to the deductible, you will skip to Stage 2.)</p>	<p>You will pay a copay or a percentage of the cost, and your plan pays the rest for your covered drugs.</p>	<p>In this stage, you pay a greater share of the costs. It begins after you and your plan have paid a certain amount on covered drugs during Stages 1 and 2 (this can vary by plan). See Stage 2: Initial Coverage below for the exact amount. After you enter the coverage gap, you pay 25% of the plan's cost for covered brand-name drugs and 37% of the plan's cost for covered generic drugs until your costs total \$5,100. Some plans have extra coverage. See the Coverage Gap section for more details.</p>	<p>In this stage, after your yearly out-of-pocket drug costs (including drugs purchased through mail order and your retail pharmacy) reach \$5,100, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% of the cost, or • \$3.40 copay for generic (including brand-name drugs treated as generic) and an \$8.50 copay for all other drugs.

Which coverage stage am I in?

You will get an *Explanation of Benefits* (EOB) each month you fill a prescription. It will show which coverage stage you're in and how close you are to entering the next one.

Empire MediBlue Select (HMO)

How much do I pay for Part D drugs?

Stage 1: Deductible

\$350.00 deductible per year for Part D prescription drugs.

Drugs listed on Tier 2: Generic, Tier 3: Preferred Brand, Tier 4: Nonpreferred Drug and Tier 5: Specialty Tier are included in the Part D deductible.

Stage 2: Initial Coverage

After you pay your yearly deductible (if your plan has one), you pay the amount listed in the table on the following pages, until your total yearly drug costs reach \$3,820. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.

You may get your covered drugs at retail pharmacies and mail-order pharmacies in our plan. Generally, you may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan. If you live in a long-term care facility, you pay the same as at a standard retail pharmacy.

If you qualify for low-income subsidy (LIS), also known as Medicare's "Extra Help" program, the amount you pay may be different in this Stage.

Stage 2: Initial Coverage**Empire MediBlue Select (HMO)**

Cost Sharing	Preferred Retail Pharmacy: One-month supply	Mail Order: Three-month supply
Tier 1: Preferred Generic*	\$3.00	\$9.00
Tier 2: Generic	\$15.00	\$45.00
Tier 3: Preferred Brand	\$42.00	\$126.00
Tier 4: Nonpreferred Drugs	\$94.00	\$282.00
Tier 5: Specialty Tier	26%	Not available for a long-term supply
Tier 6: Select Care Drugs*	\$0.00	\$0.00

Cost sharing shown above applies to prescriptions obtained at Preferred Retail Pharmacies and through Mail Order.

Cost may differ when obtained at Standard Retail Pharmacies.

* Your deductible will not apply for these drugs.

Stage 3: Coverage Gap

Empire MediBlue Select (HMO)

For drugs on Tier 6 you pay the same cost-sharing that is listed in Stage 2 above.

For all other drugs, you pay **25%** of the plan's cost for covered brand name drugs and **37%** of the plan's cost for covered generic drugs until your costs total **\$5,100**, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Stage 4: Catastrophic Coverage

Empire MediBlue Select (HMO)

After your yearly out-of-pocket drug costs (including drugs purchased through mail order and your retail pharmacy) reach \$5,100, you pay the greater of:

- 5% of the cost, or
- \$3.40 copay for generic (including brand name drugs treated as generic) and an \$8.50 copay for all other drugs.

Ways we support your health

Get fit and be healthy with SilverSneakers®

We offer the SilverSneakers¹ fitness program as a plan benefit at no cost to you. SilverSneakers includes:



- All basic amenities at participating locations nationwide.
- Group exercise classes at some sites.
- Fun social activities.
- Access to a secure, members-only online community.

How to get started: When you become our member, you have SilverSneakers. Go to www.silversneakers.com to find over 14,000 nationwide fitness locations and SilverSneakers FLEX classes, and get your unique SilverSneakers ID number. Just show your ID number at the fitness location front desk or to the SilverSneakers FLEX instructor to start working out! You can use more than one location at a time. If you already have a gym membership, SilverSneakers does not replace it or your gym privileges. For more details, visit www.silversneakers.com or call SilverSneakers Customer Service at **1-855-741-4985** (TTY: **711**), Monday through Friday, 8 a.m. to 8 p.m. Eastern Time.



24/7 Nurse HelpLine

You can talk with a registered nurse (RN) for non-emergencies any time of the day or night year-round. HelpLine RNs:

- Answer basic health questions.
- Help assess your symptoms and determine the appropriate level of care.

¹ The SilverSneakers fitness program is provided by Tivity Health, an independent company. Tivity Health, SilverSneakers and SilverSneakers FLEX are registered trademarks or trademarks of Tivity Health, Inc. and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2017 Tivity Health, Inc. All rights reserved.



LiveHealth Online[†]

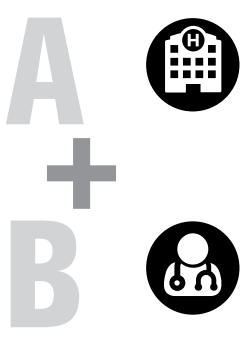
Using LiveHealth Online, you can visit with a board-certified doctor or licensed psychologist or therapist from the comfort and privacy of your home using your smartphone, tablet or computer for a \$0 copay. Doctors are available 24 hours a day, 7 days a week to assess common health conditions like the flu, a cold, sinus infection, pink eye, sore throat and more. When you're having a tough time coping or feeling stressed, you can make an appointment and visit with a therapist in four days or less. Getting started is easy. You can sign up at <https://livehealthonline.com> or by downloading our free mobile app.

[†] LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of our plan.

An overview of how Medicare works

If you're new to Medicare, this information can help you decide what option is right for you.

ORIGINAL MEDICARE (PARTS A and B) is offered by the federal government. It helps cover the costs for:



- Inpatient care in hospitals and skilled nursing facilities (not custodial or long-term care).
- Hospice and some home health care services.
- Doctors' services, hospital outpatient care and some home health care services, as well as lab tests, medical equipment and supplies.
- Most preventive services, including a yearly wellness exam.

But Original Medicare doesn't cover everything. Parts A and B don't cover:

- Part D Prescription drugs.
- Routine vision, dental or hearing care.

How Medicare works - continued

Option 1

Choose all your coverage in one plan

C
D+



MEDICARE PART C (offered by private insurers) can also be called a “Medicare Advantage” plan and:

- Includes all of Part A (hospital) and Part B (medical) coverage.
- Usually includes Part D prescription drug coverage.
- Often offers extra services and benefit options.
- Have yearly limits on your out-of-pocket costs for medical services

- OR -

Option 2

Choose one or both of the following

D



MEDICARE PART D (offered by private insurers) is stand-alone prescription drug coverage and:

- Helps pay for many of your prescribed drugs.
- Gives you access to mail-order options and retail drug stores across the country.

Medicare
Supplement



MEDICARE SUPPLEMENT (offered by private insurers) bridges the gap in costs that are not fully covered by Original Medicare, such as:

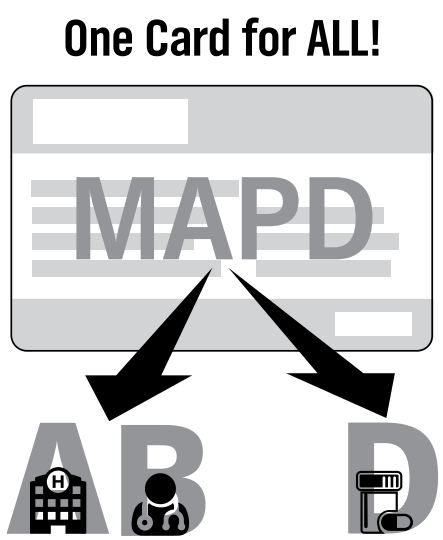
- Medicare Part A or Part B deductibles, coinsurance or copayments.
- Medicare Part B excess charges.
- Skilled Nursing Facility care coinsurance.
- Foreign Travel Emergencies.

Medicare ID cards

The Medicare plan option you choose will determine the plan ID card or cards you will need to carry with you at all times.

- **If you choose one of our Medicare Advantage and Prescription Drug (MAPD) plans:**

You should put away your red, white and blue Medicare ID card because all you'll need to carry is one card. Just present your MAPD plan ID card for all your covered medical and drug benefits.



How can I learn more about Medicare?



Medicare & You – a helpful tool

We strongly recommend you obtain a copy of the official U.S. government's *Medicare & You* handbook to get the answers to all of your questions about Medicare. If you do not have a copy, you can view it online at www.medicare.gov or call Medicare for a copy at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users can call **1-877-486-2048**.



To find out if you qualify for Extra Help, call:

- **1-800-MEDICARE** (TTY **1-877-486-2048**), 24 hours a day/7 days a week.
- The Social Security Administration at **1-800-772-1213** (TTY: **1-800-325-0778**) between 7 a.m. and 7 p.m., Monday through Friday,
- Your state Medicaid office, or
- Our Customer Service number located on page 2.

When you can enroll



Initial coverage period



You can sign up for a Medicare Advantage or Part D plan when you are first eligible for Medicare. Your initial enrollment phase is a 7-month period that includes the 3 months before you turn 65, the month you turn 65 and the 3 months after you turn 65.



Annual election period - October 15 to December 7

This is the time frame each year that you can enroll in or change your Medicare Advantage or Part D plan. You may also switch to Original Medicare (Parts A and B). New coverage begins January 1 of each year, after you've enrolled.



Open enrollment period - January 1 to March 31

If you're enrolled in a MA-PD plan, you may switch to another MA-PD plan; an MA-only plan; or Original Medicare with or without a PDP.



Special enrollment period

You can sign up for a Medicare Advantage or Part D plan outside of the time frame above if certain events occur in your life or if you're eligible for low-income subsidy (also called "Extra Help").



Avoid late-enrollment penalties

It's important to enroll in a Medicare plan when you're first eligible. If you don't, you may have to pay the following penalties:

- **Medicare Part A:** Your monthly premium, if you have one, may increase by 10% per year for twice the number of years you could have had Part A but didn't sign up.
- **Medicare Part B:** Your monthly premium may increase 10% for each 12-month period that you could have had Part B but didn't sign up. You'll have to pay this penalty for as long as you have Part B.
- **Medicare Part D:** If you don't sign up when you're first eligible, you may have to pay this penalty for as long as you are enrolled in Part D, and it may increase every year. (You may not have to pay if you receive Extra Help or can provide proof of other creditable coverage.)

ATENCIÓN: Si habla español, los servicios de asistencia lingüística están disponibles sin costo alguno para usted. Llame al **1-800-499-9554** (TTY: **711**).

This information is not a complete description of benefits. Call **1-800-499-9554** (TTY: **711**) for more information.

Empire BlueCross BlueShield is an HMO plan with a Medicare contract. Enrollment in Empire BlueCross BlueShield depends on contract renewal.

Empire HealthChoice HMO, Inc. (Empire) is the legal entity that has contracted with the Centers for Medicare & Medicaid Services (CMS) to offer the HMO plan noted above or herein. Empire is the risk-bearing entity licensed under applicable state law to offer the HMO plan(s) noted. Empire has retained the services of its related companies and the authorized agents/brokers/producers to provide administrative services and/or to make the HMO plan(s) available in this region.

Services provided by Empire HealthChoice HMO, Inc. licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.