



2020 Medicare Annual Election Period BCBSTX Product Fact Sheet

Overview

Blue Cross and Blue Shield of Texas (BCBSTX) is proud to again offer Medicare plan options in every county across Texas. Our 2020 Medicare offering builds on our commitment to increase access, enhance quality and improve affordability for as many people as possible in the communities we serve.

This AEP and beyond, we'll provide resources to help Medicare-eligible consumers make the best choices for their health care needs and empower them to live full, healthy, active lives.

Key Dates

- **Marketing begins: Oct 1**
- **AEP: Oct. 15 – Dec. 7, 2019**
- **Coverage begins: Jan. 1, 2020**

Enrollment Support

- **Find an agent:** BCBSTX.com/medicareagents
- **Free educational seminars:** BCBSTX.com/medicare/seminars
- **BCBSTX Product Specialist:** 877-213-1821
- **BCBSTX agents:** BCBSTX.com/insurance-basics

Product Proof Points

ACCESS

- Medicare backed by over 80 years of trusted health care expertise
- Greater flexibility, more enhanced networks and increased access to care for as many people as possible
- Comprehensive, year-round coverage
- High quality, efficient networks with focus on preventative care

AFFORDABILITY

- Coverage tailored to individual needs and budgets
- Monthly payments as low as \$0
- Health care and pharmacy benefits in one easy plan (MAPD).
- Medicare options that fit your budget and lifestyle

SUPPORT

- Personalized help managing health care costs and navigating the health care system
- Community programs and support
- Enhanced Provider Finder
- Digital tools and resources

New for 2020

Medicare Supplement

- NEW Household Discounts of 3% Tobacco use and gender are now rate determiners to new product offering

MAPD

- NEW Dallas Area **Blue Cross Value (HMO)** offered Dallas, Collin, Denton, and Tarrant counties.
- NEW Austin Area **Blue Cross Value (HMO)** offered in Travis county.
- San Antonio Area TX **Choice Plus (PPO)** expanded into Atascosa, Bandera, Comal, Guadalupe, Kendall, Medina and Wilson counties.
- Dallas/Fort Worth Area PPO plans expanded into Cooke, Fannin, Hill, Johnson, Navarro, Rockwall and Wise counties.

Plans not being renewed for 2019

HMO POS – Members will need to select a new plan.

New Con't

Pharmacy Benefit Changes

- Gap coverage will only be on Tier 1 drugs
- Deductible on Tiers 3, 4 & 5 (PPO)
- Insulin has moved from Tier 1 to Tier 2, subject to gap coverage issues, other diabetes related information for **Blue Cross Medicare Advantage Basic** members.

PDP

Convoy is our new vendor for OTC benefits

- Rx copay is being removed for **Blue Cross Medicare Advantage** members
- Tiers 1 and 2 are now covered through the Gap for members with Blue Cross MedicareRx Value and Plus plans

Product Snapshot

Blue Cross Medicare Advantage (MAPD)

Product Highlights:

Affordable

- \$0 monthly premium on select HMO plans
- Low out-of-pocket costs
- Rx drugs in Tier 1 covered through the gap
- \$0 Tier 1 Rx drug copay at preferred pharmacies
- Low or no coinsurance for Medicare covered diabetes supplies

Flexible

- Strong networks of doctors and hospitals
- Travel coverage
- Worldwide emergency coverage

Valuable

- Optional Supplemental Benefits Package
- Comprehensive dental coverage
- Vision and hearing coverage
- Silver Sneakers*
- Transportation*

Preferred Pharmacies: Albertsons, Amigos, Health Mart Atlas, H-E-B, Kroger, Market Street, Randalls, Tom Thumb, United Supermarkets and Walgreens

*select plans

Counties:

HMO

Atascosa, Bandera, Bastrop, Bexar, Burnet, Caldwell, Cameron, Chambers, Comal, Collin, Dallas, Denton, El Paso, Fort Bend, Hardin, Harris, Hays, Hidalgo, Jefferson, Kendall, Lee, Liberty, Medina, Montgomery, Orange, Tarrant, Travis, Webb, Willacy, Williamson and Wilson

PPO

Atacosta, Bandera, Bastrop, Bexar, Burnet, Caldwell, Chambers, Collin, Comal, Cooke, Dallas, Denton, Fannin, Fayette, Fort Bend, Hardin, Harris, Hays, Hill, Comal, Cooke Jefferson, Johnson, Kendall, Lee, Liberty, dina, Montgomery, Navarro, Rockwall, Tarrant, Travis, Williamson, Wilson and Wise

Blue Cross Medicare Advantage Choice Premier (PPO)SM

- \$90 premium
- Preventive dental and vision
- \$15 PCP copay

Blue Cross Medicare Advantage Choice Plus (PPO)SM

- \$20 premium
- \$0 copay for eye exams

Blue Cross Medicare Advantage Value (HMO)SM

- \$0 monthly premium
- \$0 PCP copay
- Routine vision allowance

Blue Cross Medicare Advantage Basic (HMO)SM

- \$0 monthly premium
- \$0 PCP copay
- Routine vision allowance

Medicare Prescription Drug Plan (PDP)

Statewide

Product Highlights:

- Fixed copayments and coinsurances
- A comprehensive drug list
- Convenience of nationwide coverage at thousands of pharmacies and mail-order choices
- Save on copays when Preferred Pharmacy is used

Blue Cross MedicareRx Basic

- \$49.20 monthly premium

Blue Cross MedicareRx Value

- \$85.80 monthly premium

Blue Cross MedicareRx Plus

- \$147.20 monthly premium

Medicare Supplement (MedSupp)

Statewide

Product Highlights:

- 7 Medicare Supplement plan designs
- 97% member approval rating
- Wide acceptance from providers
- Some plans accepted in most states for peace of mind while traveling
- TruHearing® discounts
- Blue365 member discount program

Basic Benefit Options

- Hospitalization – Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- Medical Expenses – Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services.
- Hospice – Part A Coinsurance

Blue365 is a discount program only for Blue Cross and Blue Shield of Texas (BCBSTX) members. This is NOT insurance. Discounts are only given through vendors that take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. BCBSTX reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSTX is that of independent contractors. BCBSTX makes no endorsement, representations or warranties regarding any products or services they offer. TruHearing® is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids.