



Blue Advantage

from Blue Cross and Blue Shield of Alabama



A Medicare Advantage Preferred Provider Organization





Blue Advantage[®]

Blue Cross and Blue Shield of Alabama
has contracted with Medicare
to offer you a new health plan.
Blue Advantage is a Medicare Advantage
Preferred Provider Organization (PPO)
designed to give you an alternative to
traditional Medicare while providing you
with additional benefits and the option of
seeing the provider of your choice.





Choose the Doctor or Hospital You Prefer

As a *Blue Advantage* member, you can choose providers from the quality doctors and hospitals that are part of the *Blue Advantage* network, or you have the flexibility to see providers that are *not* part of this network. When you see in-network providers, your out-of-pocket expenses will be lower.



Choose the Plan that Best Meets Your Needs

Blue Advantage gives you a choice between two plans:

Option I – **\$0 monthly plan premium**

Option II – **\$43 monthly plan premium**

Comprehensive Health Care Coverage

Blue Advantage coverage includes:

- Generic Prescription Drugs & Discounts on Brand Name Drugs
- Vision & Hearing Exams and Allowances for Eyewear & Hearing Aids
- Hospital, Physician & Emergency/Urgent Care
- Chiropractor & Podiatry Care
- Durable Medical Equipment
- Mental Health
- Skilled Nursing Facility & Home Health
- Diagnostic Testing
- Routine Physical Exams





To qualify for *Blue Advantage*:

- You can be any age, but you must have Medicare Parts A and B.
- You must continue to pay your Medicare Part B monthly premium.
If you choose Option II, you will also pay the *Blue Advantage* monthly plan premium.
- You must be a resident of Autauga, Baldwin, Bibb, Blount, Calhoun, Chilton, Elmore, Etowah, Jefferson, Lawrence, Limestone, Lowndes, Madison, Mobile, Montgomery, Morgan, Shelby, St. Clair or Walker counties in Alabama.
- You must *NOT* have End Stage Renal Disease (kidney failure).
Note: If you have ESRD, you cannot enroll in this plan unless you are already a member of a health plan offered by Blue Cross and Blue Shield of Alabama or you were affected by the non-renewal of another Medicare Advantage plan after Dec. 31, 1998. (If you have had a successful kidney transplant, please attach a note or records from your doctor showing you no longer need dialysis or have had a successful kidney transplant.)



How to Enroll in *Blue Advantage*

Read all the enclosed materials to decide if *Blue Advantage* is right for you.

- Make sure you live in our service area.
- Complete the application.
- Make sure you sign and date the application where needed.
- Enclose the first month's premium if you choose Option II.
- Mail all items in the enclosed return envelope.





Completing your Application

- If you need help completing the form, or if you have any questions concerning *Blue Advantage*, just call our toll-free number 1 888 578-6775 (TTY: 1 800 257-3384) Monday through Friday, 7:30 am to 6 pm.
- If anyone helps you fill out your application, that individual must sign the form on the designated signature line and indicate his or her relationship to you.
- Keep a copy of your signed application for your records and return in the prepaid envelope enclosed. Enclose your premium payment if you choose Option II.

Blue Cross and Blue Shield of Alabama
Blue Advantage
P.O. Box 2768
Birmingham, AL 35202-2768

The Enrollment Process

- Once your application is received, your enrollment will be effective the first day of the following month, pending approval from Centers for Medicare & Medicaid Services (CMS).
- Once your application has been processed, we will notify you of your effective date and we'll send you a Member Packet that includes your *Blue Advantage* Identification Card and other important information.

When you are enrolled in *Blue Advantage*, you will automatically be disenrolled from any previous Medicare Advantage plan, because you cannot belong to two Medicare Advantage plans at the same time. However, you will not be automatically disenrolled from a Medigap (Medicare Supplement) policy. You must contact the insurance company that provides your Medigap insurance and cancel your coverage. **Do not cancel your current health coverage until you receive a written notice confirming your enrollment with Blue Cross and Blue Shield of Alabama.** Your enrollment with *Blue Advantage* will normally be effective the first day of the month following receipt of your completed application.





Prescription Drug Coverage

Blue Advantage provides a generic prescription drug benefit that can help you control your out-of-pocket costs for prescription drugs. There is no limit on the amount of generic prescription drugs. Generics provide the same benefits as more familiar brand name drugs. Using generic drugs will help you manage your drug costs by saving you money.



Coverage for Eye Exams, Eyewear, Hearing Exams & Hearing Aids

Blue Advantage provides you with annual routine vision and hearing exams. Members also have a yearly eyewear allowance. Hearing aids are covered every two years. These benefits are available with both Option I and Option II. Examinations require a copay.

Preventative Benefits

Blue Advantage provides benefits for preventative care, including:

- Routine or Periodic exams
- Immunizations



Blue Advantage Network

Check our Directory of *Blue Advantage* Network Providers. Chances are you will find your doctor or local hospital in the network. You can go to any doctor, specialist, or hospital, in or out-of-network, that participates in the Medicare program. You may have to pay more for the services you receive if you go outside the network, and you must follow special rules in order for *Blue Advantage* to pay for these services.

Notification of Out-of-Network Hospital Admission

If you are admitted to an out-of-network hospital, please notify Blue Cross and Blue Shield of Alabama by calling 1 888 341-5030, 24 hours a day, 7 days a week, (TTY: 1 800 257-3384). Notification is not required for emergency and urgent care.



Air Medical Services

If you become hospitalized while traveling more than 200 miles from home, air ambulance transportation to a hospital near your home can be arranged. (Mileage is calculated as the point-to-point straight-line distance between two cities, not distance in road miles.) Air medical services are

not subject to any deductibles or copays. If your situation qualifies, there is no cost to you.

Emergency Services

Blue Advantage provides coverage for emergency services. Emergency services are covered and include inpatient and outpatient services. You may visit any emergency room if you believe that emergency care is needed. Emergency services are those needed for a medical condition brought on by acute symptoms of sufficient severity (including severe pain) where a prudent layperson, with an average knowledge of health and medicine, could reasonably expect that not getting immediate medical attention could result in serious jeopardy to the health of the individual (or, in the case of a pregnancy, the health of the woman or her unborn child); serious impairment to bodily functions; or serious dysfunction of any bodily organ or part.

Urgent care services

Urgent care services are normally provided when you are temporarily absent from the **Blue Advantage** service area (or, under unusual and extraordinary circumstances, provided when you are in the service area but your medical provider/group is temporarily unavailable or inaccessible) when such services are medically necessary and immediately required:

- As a result of an unforeseen illness, injury, or condition; and
- It is not reasonable, given the circumstances, to obtain the services through your medical provider/group.

Urgent care or urgently needed services are not covered outside the United States except under certain circumstances.

Contact Your Physician

For both emergency services and urgently needed care, do not wait to get treatment. However, please call your doctor as soon as you can, so he or she can help manage your follow-up care.



Concerns about Benefit Coverage

We do our best to give our members all the information they need and listen to their concerns. **Blue Advantage** has both appeals and grievance procedures. We review complaints about quality of care (grievances) within 90 days. Issues concerning payment for services (appeals) will be addressed within 60 days. If the appeal is for a denied service, the reconsideration decision must be made no later than 30 days from receipt of the appeal. However, if your health is at stake, we will answer an appeal within 72 hours.

Disenrollment from **Blue Advantage**

If you want to disenroll from **Blue Advantage**, you may:

- Write a letter to Blue Cross and Blue Shield of Alabama **Blue Advantage**.
- Call and request a disenrollment form that you can mail back to **Blue Advantage**.
- Disenroll through your local Social Security office at:
6401 Security Blvd., Room 4 C-5 Annex,
Baltimore, MD 21235,
1-800-772-1213
or
Railroad Retirement Board office at:
844 N. Rush St., 9th Fl.,
Chicago, IL 60611-2092,
1-800-808-0772.

If you choose to leave **Blue Advantage**, your election will be effective beginning on the first day of the next calendar month. We will send you a written notice of your official disenrollment date.

Joining another Medicare Advantage plan will automatically disenroll you from **Blue Advantage**.

Blue Cross will end your coverage if you:

- Fail to pay your Medicare Part B premium.
- Fail to pay your **Blue Advantage** premium.
- Move permanently outside the service area.
- Live outside the service area for more than six consecutive months.
- Impair our ability to serve you because your behavior is abusive or disruptive.
- Commit fraud or forgery.

In the unlikely event that we ask you to leave **Blue Advantage**, we will tell you our reasons in writing and explain how you can file a complaint against us if you wish to do so.

Contact Blue Advantage to Get More Information

If you want to know more about the benefits of becoming a member of *Blue Advantage*, call Blue Cross and Blue Shield of Alabama Monday through Friday 7:30 a.m. to 6 p.m. at 1 888 578-6775 (TTY users call 1 800 257-3384). You may also visit our website at www.bcbsal.com.

The information in this booklet is only an outline of some important features of *Blue Advantage* coverage. It is not intended to be a legal contract. The Evidence of Coverage you will receive fully describes the plan benefits and exclusions. In the event of a conflict between the Evidence of Coverage and this description, the terms of the Evidence of Coverage will prevail. Please read it carefully.

We Hope You Decide to Become a Blue Advantage Member

Millions of Americans enjoy the benefits of Blue Cross and Blue Shield coverage. We hope you decide to become one of them by joining *Blue Advantage*. Blue Cross and Blue Shield of Alabama is proud to offer you value, freedom, quality benefits and peace of mind when you need it most. We look forward to serving you.

Upon request, these materials are available in alternative formats.



**BlueCross BlueShield
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association.