PART D PRESCRIPTION DRUG COVERAGE

(OPTION I & OPTION III Do Not Have Part D Drug Coverage)

No deductible is required for the drug plans listed below.

OPTION II & OPTION IV

Before the total yearly drug costs reach \$2,000, you pay: \$5 Generic, \$25 Preferred Brand, \$45 Alternate Brand, 25% Specialty drug.

After drug costs reach \$2,000, you pay 100% until costs reach \$3,600.

After you have paid \$3,600 out of pocket, you pay: \$2 Generic or Preferred Brand drug that is a multi-source drug and \$5 for all other drugs, or 5% coinsurance.

Copays listed are for each 30-day supply. (The copays listed are tripled for a 90-day supply)

OPTION V

Before the total yearly drug costs reach \$2,000, you pay: \$5 Generic, \$25 Preferred Brand, \$45 Alternate Brand, 25% Specialty drug.

After drug costs reach \$2,000, you pay \$5 for Generic and you pay 100% for all other drugs.

After you have paid \$3,600 out of pocket, you pay: \$2 Generic or Preferred Brand drug that is a multi-source drug and \$5 for all other drugs, or 5% coinsurance.

Copays listed are for each 30-day supply. (The copays listed are tripled for a 90-day supply)

If you purchase drugs from a non-participating pharmacy, you will pay the applicable copay or coinsurance plus the difference between the out-of-network retail price and the participating pharmacy allowed amount. If you use a non-participating pharmacy, you will pay the full amount at the time of purchase and file the hardcopy claim to Blue Cross and Blue Shield of Alabama for consideration.

- All *Blue Advantage* Part D Drug Plans use the same formulary. A formulary is a preferred list of drugs selected to meet patient needs at a lower cost. If the formulary changes, you will be notified in writing before the change. To view the *Blue Advantage* formulary visit www.bcbsal.com on the web.
- Mail order is available for the same copay or coinsurance amounts. For additional information about *Blue Advantage* call **1 888 578-6775** (TTY users call **1 800 257-3384**) Monday through Friday, 7:30 a.m. to 6:00 p.m.

PREVENTIVE BENEFITS

The following preventive services are covered with **no copay** when using a Blue Advantage Participating Provider:

- Bone Mass Measurement
- Pneumonia, Flu and Hepatitis B Immunizations
- Pap Smears and Pelvic Exams

- Colorectal Screening
- Mammogram (Annually)
- Prostate Cancer Screening Exam



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



2006 Benefit Options

	OPTION I	OPTION II
MONTHLY PREMIUM	\$0	\$38.00
SERVICES	YOU PAY	
Inpatient Hospital	\$225 per day, days 1 through 4	
Skilled Nursing	\$50 a day for days 1 through 50; 100 days per benefit period	
Home Health	No Cost To You	
Office Visits	\$20 copay at a primary care physician's office; \$25 copay at a specialist's office	
Chiropractor	\$25 copay per visit	
Podiatry	\$25 copay per visit	
Outpatient Mental Health	\$40 copay per visit	
Outpatient Substance Abuse	\$40 copay per visit	
Outpatient Hospital	\$175 copay per visit	
Ambulatory Surgical Center	\$175 copay per visit	
Ambulance	\$100 copay per transport	
Emergency Room	\$50 copay per visit	
Out of Pocket Maximum	\$0	\$2500
Urgent Care	\$50 copay per visit	
Outpatient Rehabilitation	\$25 copay per visit	
DME/Prosthesis	20% coinsurance	
Diagnostic Tests/X-ray/Lab	No Cost To You	
Air Ambulance	Air Med-Approved Air Medical Services	
Vision Services	\$20 copay each routine eye exam/one per year \$100 maximum for eyewear annually	
Hearing Services	\$20 copay each routine hearing test/one per year \$200 maximum for hearing aids/every two years	
Part D Prescription Drugs	No Part D Prescription Drugs	See Back For Details
Out-of-Network Benefits	\$1000 deductible and 30% coinsurance	

To qualify for *Blue Advantage* you must be a Medicare-eligible resident of one of these Alabama counties: Autauga, Baldwin, Bibb, Blount, Calhoun, Chilton, Elmore, Etowah, Jefferson, Lawrence, Limestone, Lowndes, Madison, Mobile, Montgomery, Morgan, Shelby, St. Clair or Walker.

OPTION III	OPTION IV	OPTION V		
\$43.00	\$59.00	\$73.00		
YOU PAY				
\$125 a day, days 1 through 6				
\$50 a day fo	or days 1 through 50; 100 days pe	r benefit period		
	No Cost To You			
\$10 c	copay at a primary care physician \$15 copay at a specialist's office			
\$15 copay per visit				
\$15 copay per visit				
\$40 copay per visit				
\$40 copay per visit				
\$75 copay per visit				
\$75 copay per visit				
\$100 copay per transport				
\$50 copay per visit				
	\$2500			
\$50 copay per visit				
\$15 copay per visit				
20% coinsurance				
No Cost To You				
Air	· Med-Approved Air Medical Se	ervices		
	copay each routine eye exam/one \$150 maximum for eyewear annu			
	opay each routine hearing test/one maximum for hearing aids/every	± •		
No Part D Prescription Drugs	See Back For Details	See Back For Details		
\$1000 deductible and 30% coinsurance				