



Blue Advantage

from Blue Cross and Blue Shield of Alabama



A Medicare Advantage Preferred Provider Organization
2006





The Name You Know

For more than 60 years, Blue Cross and Blue Shield of Alabama has met the health insurance needs of citizens across the state. Blue Cross is proud to present another product that will offer you peace of mind, along with quality health care in Alabama and across the U.S.

Blue Cross has contracted with Medicare to offer *Blue Advantage*, a Medicare Advantage Preferred Provider Organization (PPO) designed to give you an alternative to Original Medicare while providing you with more benefits and flexibility.





Freedom of Choice



Choose the Doctor and Hospital You Prefer

As a *Blue Advantage* member, you 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 Option that Best Meets Your Needs

We understand that individuals have different needs. *Blue Advantage* allows you to choose the level of coverage that best fits your needs and budget.

Blue Advantage offers five benefit options:

Option I – \$0 monthly plan premium

Option II – \$38 monthly plan premium

Option III – \$43 monthly plan premium

Option IV – \$59 monthly plan premium

Option V – \$73 monthly plan premium



To qualify for Blue Advantage:

- You must have Medicare Parts A and B, due to either age or disability.
- You must continue to pay your Medicare Part B monthly premium. You will also pay the applicable Blue Advantage monthly plan premium.
- You must be a resident in one of the following counties in Alabama:
 - * Autauga
 - * Baldwin
 - * Bibb
 - * Blount
 - * Calhoun
 - * Chilton
 - * Elmore
 - * Etowah
 - * Jefferson
 - * Lawrence
 - * Limestone
 - * Lowndes
 - * Madison
 - * Mobile
 - * Montgomery
 - * Morgan
 - * Shelby
 - * St. Clair
 - * Walker

You must NOT have End Stage Renal Disease (ESRD) - kidney failure. 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 December 31, 1998.

Note: 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.





Blue Advantage Coverage

Comprehensive Health Care Coverage

Blue Advantage coverage includes*:

- Hospital, Physician and Emergency/Urgent Care
- Part D Prescription Drugs (Options II, IV and V)
- Vision and Hearing Exams
- Allowances for Eyewear and Hearing Aids
- Diagnostic Testing
- Chiropractic and Podiatry Care
- Routine Physical Exams
- Durable Medical Equipment
- Mental Health Services
- Skilled Nursing Facility and Home Health

* **The maximum out-of-pocket expense for health care services is \$2,500 per year on *Blue Advantage* Options II, III, IV & V. There is no annual out-of-pocket maximum on *Blue Advantage* Option I.**

■ Prescription Drug Coverage

Beginning January 1, 2006, *Blue Advantage* offers options (Options II, IV and V) that include Medicare-approved Part D drug coverage. These options can help reduce your out-of-pocket costs for generic, brand name and specialty prescription drugs that are on the *Blue Advantage* formulary. Prescriptions may be filled at any pharmacy, but greater cost savings result from choosing one of the many *Blue Advantage* Participating retail or mail order pharmacies.

■ Blue Advantage Network

With more than 4,200 physicians and 45 hospitals in the *Blue Advantage* network, it is likely that your medical provider participates. By choosing in-network providers, your out-of-pocket expenses will be lower. You may go to any doctor, specialist, or hospital that participates in the Medicare program, but if you choose a provider not in the *Blue Advantage* network, your out-of-pocket expenses may be higher for the services you receive.





Air Medical Services

If you become hospitalized while traveling more than 150 miles from home, air ambulance transportation to a hospital near your home can be arranged. (Mileage is calculated as the 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

A medical emergency is when you reasonably believe that your health is in serious danger - when every second counts. A medical emergency includes severe pain, a bad injury, a serious illness or a medical condition that is quickly getting much worse. *Blue Advantage* provides coverage for emergency services and includes inpatient and outpatient services. You may visit any emergency room if you believe that emergency care is needed.

Urgent Care Services

Urgent Care is when you need medical attention right away for an unforeseen illness or injury. In urgent care situations, your health is not in serious danger. Urgent care services are normally provided when you are temporarily located outside of 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.

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

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

Web Site Access

As a *Blue Advantage* member, you will enjoy the benefits of accessing your health care information online 24 hours a day, 7 days a week at www.bcbsal.com. You are able to view claim status, review the *Blue Advantage* benefit booklet, order forms and materials and get health and wellness tips and information on our secure, easy to use web site.

Becoming a Blue Advantage Member

Enrolling in Blue Advantage

If you are interested in becoming a member of **Blue Advantage**, complete an application. As you complete the application, keep these things in mind:

- If you need assistance completing the application, or if you have any questions concerning **Blue Advantage**, call our toll-free number 1 888 578-6775 (TDD 1 800 257-3384) Monday through Friday, 7:30 a.m. to 6 p.m.
- If anyone helps you complete your application, that individual must sign the form on the designated signature line and indicate his or her relationship to you.
- Keep the bottom copy (carbon copy) of your signed application for your records and return the top copy (original copy) in the prepaid envelope. Be sure to include your premium payment if you choose Option II, III, IV or V.



Application Checklist

Before you submit your application, check the following information:

- You must live in the **Blue Advantage** service area.
- Complete the entire application.
- Sign and date the application where necessary.
- Keep the bottom copy (carbon copy) of the application for your records.
- Include the top copy (original copy) of the application in the return envelope.
- Include a photocopy of your Medicare card - do not send your original card.
- Enclose the first month's premium if you choose Option II, III, IV or V.
You may also pay your monthly premiums by credit card, bank draft or from your Social Security check.
- Mail all items in the postage paid return envelope.

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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 will send you a Member Packet with important information about **Blue Advantage**.

After enrolling 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.



Disenrollment

Disenrollment From Blue Advantage

There are several ways 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**; or
- Disenroll through your local Social Security office or Railroad Retirement Board office by writing to:

Social Security Office

6401 Security Blvd., Room 4 C-5 Annex
Baltimore, MD 21235
1 800 772-1213

or

Railroad Retirement Board Office

844 N. Rush Street, 9th Floor
Chicago, IL 60611-2092
1 800 808-0772

If you choose to disenroll from **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.

Keep in mind that enrolling in 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.
- Permanently move 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 disenroll from **Blue Advantage**, we will explain our reasons in writing and instruct you how to file a complaint against us if you wish to do so.

Concerns About Benefit Coverage

We do our best to provide 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. Those **Blue Advantage** Options with Part D drug coverage also contain an exception and appeal process, which is intended to ensure that beneficiaries have access to the prescription drugs they need. The exceptions process may permit access to drugs not on the **Blue Advantage** formulary or reduce the cost-sharing for a drug under certain circumstances. **Blue Advantage** must grant exceptions regarding drugs not on the formulary when the plan determines that it is medically appropriate to do so. Blue Cross and Blue Shield of Alabama must make their determination on an exception request no later than 24 hours for an expedited decision involving enrollees who suffer from serious health conditions, and 72 hours for a standard decision. If Blue Cross and denies an exception request, the **Blue Advantage** member, or his or her authorized representative (or, in expedited cases, the prescribing physician), may appeal the plan's decision to an Independent Review Entity.



Contact Blue Advantage to Get More Information

If you would like additional information about the benefits of becoming a **Blue Advantage** member, 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 web site at www.bcbsal.com/blueadvantage.

Depend on Blue

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 choose 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.

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 once enrolled in the program, 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.

Upon request, these materials are available in alternative formats.



**BlueCross BlueShield
of Alabama**

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