



Wayne County Retirees  
2024 Medicare Advantage Benefits

November 28<sup>th</sup> and December 1<sup>st</sup> 2023

**READY  
TO HELP**



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# Wayne County PPO plan benefits



# Overview of plan benefits PPO Option 1



	In network	Out of network*
Annual deductible per member per year	\$1,600 combined in and out of network	
Coinsurance	80%	60%
Out-of-pocket maximum for deductible and coinsurance amounts for Medicare-covered medical services, per member per year	\$2,300 in network/ \$4,600 combined in and out of network	

Out-of-network/noncontracted providers are under no obligation to treat Medicare Plus Blue members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the out-of-pocket costs that apply to out-of-network services.

# Overview of plan benefits



	In network	Out of network*
Office visits	80% after deductible	60% after deductible
Specialist visits (No referral required)	80% after deductible	60% after deductible
Chiropractic manipulations	\$20	\$20
Emergency care	\$75 copay	
Urgent care	80% (not subject to deductible)	
Ambulance services (if medically necessary)	80% after deductible	

# Prescription drugs



	Preferred network pharmacy	Standard network pharmacy	32- to 90-day retail and mail order prescription drug multiplier
<b>Tier 1:</b> Preferred generic drugs	\$4	\$10	2X
<b>Tier 2:</b> Nonpreferred generic drugs	\$4	\$10	2X
<b>Tier 3:</b> Preferred brand-name drugs	\$25	\$35	2X
<b>Tier 4:</b> Nonpreferred brand-name drugs	\$40	\$50	2X
<b>Tier 5:</b> Specialty drugs	\$50	\$50	Supplies greater than 31 days are not covered

# Durable medical equipment, or DME



## Medical

- You have coverage for durable medical equipment, such as prosthetics, orthotics and supplies.
- DME, such as canes, walkers, wheelchairs, braces and artificial limbs as well as diabetic therapeutic shoes or inserts are provided through Northwood.

## Diabetic

- Diabetes monitoring supplies, including insulin pumps, blood glucose monitors, test strips and lancets are provided through Northwood. Your doctor will write a prescription for you.
- Call Northwood Customer Service at **1-800-667-8496**. Prior authorization rules may apply.

Northwood Inc. is an independent corporation providing durable medical supplies to Blue Cross Blue Shield of Michigan members.

# Prescription drugs



# Understanding your pharmacy network



You have access to more than 64,000 pharmacies nationwide, including more than 23,000 preferred pharmacies.\*

**Nearly all Michigan pharmacies are in our network.**

**A network** pharmacy has a contract with Blue Cross to provide your prescription drugs. In most cases, we only pay for prescriptions if they are filled at a network pharmacy.

- **Preferred:** A network pharmacy where you pay lower out-of-pocket costs
- **Standard:** A network pharmacy where you pay standard out-of-pocket costs

## Preferred network chain pharmacies\*

- Costco
- Meijer
- Sam's Club
- Walmart
- Kroger
- Rite Aid
- Walgreens

**We also offer home delivery of your prescriptions through:**

Optum Rx

Toll-free: 1-855-810-0007 / TTY: 1-800-716-3231

\*National Council for Prescription Drug Programs database compared to active participating pharmacies within Optum Network. Optum Rx is an independent company providing home delivery pharmacy services to Blue Cross Blue Shield of Michigan members.

Other pharmacies are available in our network. Look online at [www.bcbsm.com/pharmaciesmedicare](http://www.bcbsm.com/pharmaciesmedicare) or in your directory for a complete list.



# Your formulary drug tiers



- Your **formulary** is a list of drugs covered by your plan.
- Out-of-pocket cost is applied based on drug tiers and pharmacy type:
  - Tier 1** = Preferred generic drugs
  - Tier 2** = Generic
  - Tier 3** = Preferred brand drugs
  - Tier 4** = Nonpreferred drugs
  - Tier 5** = Specialty drugs
- Your plan doesn't have a coverage gap as with other Part D prescription plans. This means you continue to pay your plan's copay until you reach the catastrophic phase. You won't pay anything once you reach the catastrophic phase. Your copay becomes \$0.
- You won't pay more than \$35 for a one-month supply of an insulin product that's included in your health plan's formulary, regardless of the drug tier.

# How do I use the drug list?



The drug list shows details about the drugs that are included in your plan. You can locate your drug in the drug list by **medical condition** or **alphabetically** in the index.

- The first column lists the drugs included in the drug list.
- The Drug Tier column displays the drug's tier, which determines your copay or out-of-pocket cost.
- The third column displays any additional coverage requirements for the drugs (such as prior authorization or quantity limits).
- The bottom of each page includes a key to help you interpret the content.

Drug Name	Drug Tier	Requirements /Limits	Drug Name	Drug Tier	Requirements /Limits
BYDUREON SUBCUTANEOUS SUSPENSION,EXT ENDED REL RECON	3	PA, QL (12 per 84 days)	GLUMETZA ORAL TABLET,ER GAST.RETENTION 24 HR 500 MG	4	QL (360 per 90 days)
BYETTA SUBCUTANEOUS PEN INJECTOR 10 MCG/DOSE(250 MCG/ML) 2.4 ML	4	PA, QL (7.2 per 84 days)	<i>glyburide micronized oral tablet</i>	2	
			<i>glyburide oral tablet</i>	2	

**Drug Tier** 1-Preferred Generic 2-Generic 3-Preferred Brand 4-NonPreferred Drug  
5-Specialty Drugs  
**Requirements/Limits** B D- Prior Authorization, Part D vs Part B only EX - Excluded Drug LA -  
Limited Availability NEDS - Non-extended Day Supply PA - Prior Authorization QL - Quantity  
Limit ST - Step Therapy  
**Brand-name** drugs are CAPITALIZED **Generic** drugs are *lower-case italics*

# How to find a participating provider



**During your welcome call**, the representative can check to see if your current provider accepts Medicare Plus Blue Group PPO. If your provider doesn't accept Medicare Plus Blue, the representative will help you select a provider who accepts your plan.

**Call** the Customer Service number on the back of your member ID card (TTY users, call **711**) or visit [www.bcbsm.com/medicare](http://www.bcbsm.com/medicare) and click *Find a Doctor*.

**Ask** the billing department of your provider's office if they participate with the Medicare Advantage PPO plan offered by Blue Cross.

**Download** the BCBSM mobile app. It's available in the App Store® for iPhones and Google Play™ for smartphones using Android. Search for "BCBSM."

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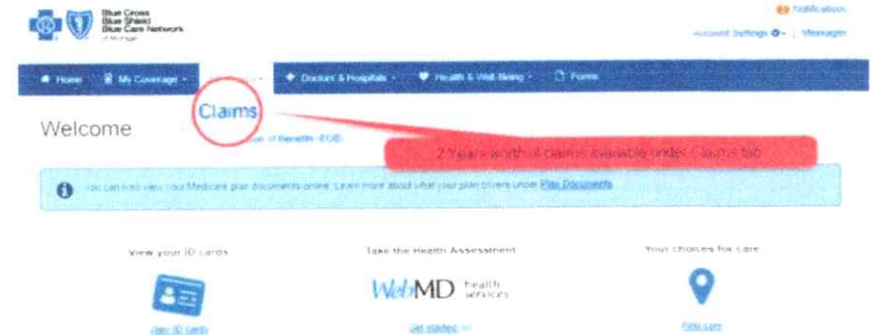
# 24/7 access to plan information



## Blue Cross mobile app

You can use the app to:

- Find a participating primary care provider and preferred pharmacies.
- Track costs, check deductibles and out-of-pocket balances.
- Check claims and explanation of benefits statements.
- View your plan coverage.
- View your virtual ID card.



## Blue Cross member portal

View recent claim activity online and compare provider's bill to your explanation of benefits statement using the Blue Cross member portal.

Log in at

<http://bcbsm.com/index/members/online-account>.



# Blue Cross Health & Well-Being



# SilverSneakers®



## Fitness program benefits:

- Membership in a network with thousands of health clubs and exercise locations across the U.S.
- Exercise at your own pace with people in your age group
- Online support to help you lose weight, reduce stress
- Online classes, walking and home fitness programs

## SilverSneakers® Tuition Rewards

- SilverSneakers® members can earn college tuition discounts for loved ones simply by exercising



### Visit:

- [SilverSneakers.com\\*](https://www.silversneakers.com) for participating fitness locations
- [SilverSneakers.tuitionrewards.com\\*](https://www.silversneakers.com/tuitionrewards) to learn about Tuition Rewards

### Or call:

1-888-423-4632

Monday through Friday  
8 a.m. to 8 p.m. Eastern time  
TTY users, call 711

The SilverSneakers shoe logotype is a registered trademark of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved. Tivity Health is an independent company that provides services to Blue Cross Blue Shield of Michigan Medicare Plus Blue Group PPO members.

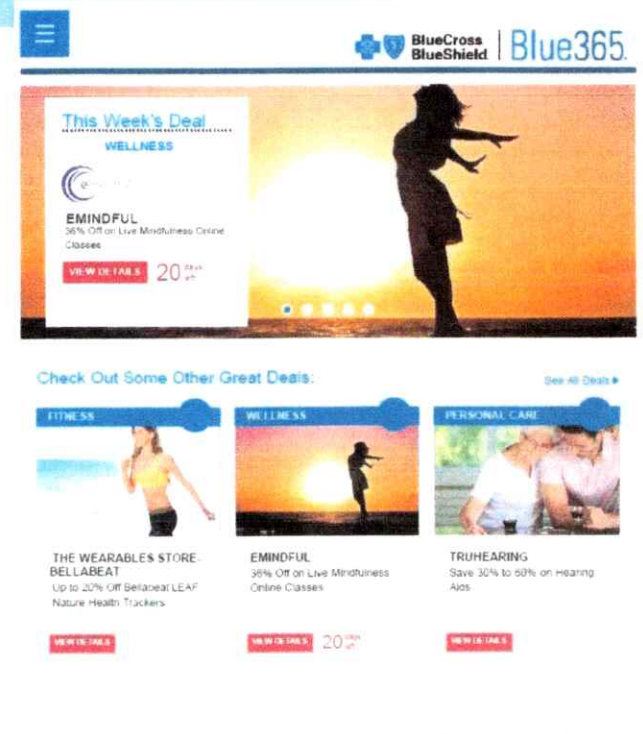
\*Blue Cross Blue Shield of Michigan doesn't own or control this website.

# Blue365<sup>®</sup>



Blue365 offers exclusive health and wellness deals, keeping you healthy and happy, every day of the year. As a member of Medicare Plus Blue PPO, you automatically have access to nationwide discounts.

Visit: [www.blue365deals.com](http://www.blue365deals.com)



**Beltone**



**GLASSES**.COM

**TruHearing**  
Bringing You the Sounds of Life

**Nutrisystem**



**Blue365**

Because health is a big deal

The Blue365 program is brought to you by the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield Association is an association of independent, locally operated Blue Cross and Blue Shield plans. Blue365 offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under health care plan policies with Blue Cross Blue Shield of Michigan or Blue Care Network, its contracts with Medicare or any other applicable federal health care program. Neither Blue Cross Blue Shield of Michigan, Blue Care Network nor the Blue Cross and Blue Shield Association recommends, endorses, warrants or guarantees any specific vendor or item.

# Medicare Advantage Rewards



You work hard to stay on top of your health and wellness. Earn rewards for your annual wellness visit and other healthy activities through Medicare Advantage Rewards.

We'll send you notifications early next year on rewards opportunities for 2024 and how you can take advantage of them.

The screenshot shows the Medicare Advantage Rewards page. At the top, there are navigation links for Overview, Medicare Plans, Medicare 101, Resources, Find Care, and Help. Below the navigation is a blue header with the text "CHECK YOU MET WITH YOUR MEDICARE PLAN" and "Medicare Advantage Rewards". A sub-header reads "As a Blue Cross Blue Shield of Michigan Medicare Advantage member, it is easy and simple to earn rewards by taking healthy actions as simple as getting a flu shot, we'll send you a reward".

The main content area is divided into three sections:

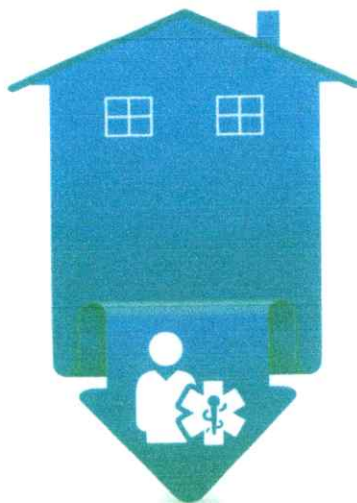
- What is Medicare Advantage Rewards?** This section explains that the program offers Blue Cross Blue Shield of Michigan Medicare Advantage members rewards of \$100 a year for taking healthy actions.
- How it works** This section outlines a three-step process:
  - Step 1:** To earn and receive a reward, you must first meet your Blue Cross Blue Shield of Michigan Medicare Advantage member wellness goals.
  - Step 2:** Once you've earned a reward, you'll be directed to a list of healthy actions you can take to earn rewards.
  - Step 3:** For many healthy actions you'll complete, we'll be required information to earn rewards. We'll get that info and you'll receive your reward.
- Ready to sign up?** This section features a green button labeled "Sign up for Medicare Advantage Rewards" and a link to "Learn more about Medicare Advantage Rewards" with a right-pointing arrow.



# Additional well-being programs



- Advance Care Planning
- Caregiver Support
- Collaborative Care
- Palliative Care



- Meals Delivery
- Non-emergency Medical Transportation
- Virtual Care
- Remote Monitoring



- Diabetes Management
- Supervised Exercise Therapy
- Tobacco Cessation Coaching powered by WebMD®

# Call the Blue Cross engagement center for access to these programs



Our knowledgeable specialists are here to answer your questions about any of the programs or services offered through Blue Cross Health & Well-Being.

## **We can help:**

- Coordinate program referrals
- Connect you with a nurse care manager

### **Engagement Center**

Monday through Friday 8 a.m. to 4:30 p.m. Eastern time

**1-800-775-BLUE (2583)**

All calls are toll-free and strictly confidential



# Customer Service



## Customer Service can help

- Confirm out-of-pocket costs
- Answer personal account questions
- Order a new Blue Cross ID card
- Locate a provider
- Assist with benefit questions
- Discuss claims

**1-866-684-8216**

**Oct. 1 through March 31**

Seven days a week  
8 a.m. to 9 p.m. Eastern time

**April 1 through Sept. 30**

Monday through Friday  
8:30 a.m. to 5 p.m. Eastern time

**TTY users, call 711**



# Thank you for coming.



## Our commitment to you:

We work for you.

We strive to be clear and simple so we can help you understand and use your plan. Blue Cross provides the right access and improved care for you and your loved ones, proactively guiding you to **Smarter, Better Healthcare.**





Questions?  
We're here to help