

# 2019 Summary of Benefits

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## Blue Shield 65 Plus Choice Plan (HMO)

### **Medicare Advantage Prescription Drug Plan**

Los Angeles County (partial)/Orange County

# 2019 Summary of Benefits

## Blue Shield 65 Plus Choice Plan

### Los Angeles County (partial)/Orange County

January 1, 2019 – December 31, 2019

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please refer to the **Evidence of Coverage (EOC) at [blueshieldca.com/medMAPD](http://blueshieldca.com/medMAPD) or by calling** Member Services at **(800) 776-4466** [TTY: **711**], 8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., weekdays (8 a.m. to 5 p.m., Saturday and Sunday), from April 1 through September 30.

**Blue Shield 65 Plus<sup>SM</sup> Choice Plan** includes Part D coverage, which provides prescription drug coverage, offering you the convenience of having both your medical and prescription drugs covered through one plan.

To join **Blue Shield 65 Plus Choice Plan**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. **Our service area includes Orange County and Los Angeles County\***. The service area for Los Angeles includes **only the ZIP codes listed below**. You must live in one of these ZIP codes to join the plan:

90001, 90002, 90003, 90011, 90022, 90023, 90031, 90032, 90033, 90040, 90044, 90058, 90059, 90061, 90063, 90189, 90201, 90202, 90220, 90221, 90222, 90239, 90240, 90241, 90242, 90255, 90262, 90270, 90280, 90601, 90602, 90603, 90604, 90605, 90606, 90607, 90608, 90609, 90610, 90612, 90637, 90638, 90639, 90640, 90650, 90651, 90652, 90659, 90660, 90661, 90662, 90665, 90670, 90671, 90701, 90702, 90703, 90706, 90707, 90711, 90712, 90713, 90714, 90715, 90716, 90723, 90745, 90746, 90747, 90749, 90801, 90802, 90803, 90804, 90805, 90806, 90807, 90808, 90810, 90813, 90814, 90815, 90822, 90831, 90832, 90833, 90834, 90835, 90840, 90842, 90844, 90845, 90846, 90847, 90848, 90853, 90888, 90899, 91731, 91732, 91733, 91744, 91745, 91746, 91747, 91748, 91749, 91754, 91755, 91765, 91770, 91776, 91788, 91789, 91795, 91801, and 91803.

\* Denotes partial county.

If you want to know more about the coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Our plan Provider Directory is located on our website at [blueshieldca.com/find-a-doctor](http://blueshieldca.com/find-a-doctor).

Our plan Pharmacy Directory is located on our website at [blueshieldca.com/med\\_pharmacy](http://blueshieldca.com/med_pharmacy).

To get the most complete and current information about which drugs are covered, you can visit our website at [blueshieldca.com/med\\_formulary](http://blueshieldca.com/med_formulary).

# Summary of benefits

Effective January 1 through December 31, 2019

Premiums and benefits	You pay	What you should know
<b>Monthly plan premium</b>	\$0	You must continue to pay your Medicare Part B premium in addition to the plan premium, if applicable.
<b>Deductible</b>	\$0	
<b>Maximum out-of-pocket</b>	\$1,899	Does not include prescription drugs. This is the most you would pay for the year for Medicare Parts A and B services.
<b>Inpatient hospital coverage</b>	\$0 copay per admission	Our plan covers an unlimited number of days for an inpatient hospital stay.
<b>Outpatient hospital coverage</b> <ul style="list-style-type: none"> <li>Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery</li> </ul>	\$85 copay for each visit to an emergency room (this copay is waived if you are admitted to the hospital within one day for the same condition.) \$150 copay for each visit to an outpatient hospital facility \$0 copay for observation services	Our plan covers medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.
<b>Outpatient surgery</b>	\$0 copay for each visit to an ambulatory surgical center \$150 copay for each visit to an outpatient hospital facility	
<b>Doctor visits</b> <ul style="list-style-type: none"> <li>Primary care physician</li> <li>Specialists</li> </ul>	\$0 copay \$5 copay per visit	<b>A referral from your doctor may be required for Specialist visits.</b>
<b>Preventive care</b>	\$0 copay	Any additional preventive services approved by Medicare during the contract year will be covered.
<b>Emergency care</b>	\$85 copay per visit \$85 copay and \$50,000 combined annual limit for emergency care and urgently needed services outside the United States and its territories	This copay is waived if you are admitted to a hospital within one day for the same condition. Worldwide coverage.

# Summary of benefits (cont'd)

Effective January 1 through December 31, 2019

Premiums and benefits	You pay	What you should know
<p><b>Urgently needed services</b></p>	<p>\$10 copay for each visit to a network urgent care center within your plan service area.</p> <p>\$10 copay for each visit to an urgent care center or physician office outside your plan service area but within the United States and its territories.</p> <p>\$85 copay for each visit to an emergency room outside of your plan service area but within the United States and its territories.</p> <p>\$85 copay for each visit to an emergency room, urgent care center, or physician office that is outside of the United States and its territories.</p>	<p>The \$85 copay for each visit to an emergency room that is outside of the plan service area or outside of the United States and its territories is waived if you are admitted to the hospital within one day for the same condition.</p> <p>You have a \$50,000 combined annual limit for covered emergency care or urgently needed services outside the United States and its territories. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.</p> <p>Worldwide coverage.</p>
<p><b>Diagnostic services, labs, and imaging</b></p> <ul style="list-style-type: none"> <li>• Diagnostic radiology services (such as MRIs, CT scans, PET scans, etc.)</li> <li>• Lab services</li> <li>• Diagnostic tests and procedures</li> <li>• Outpatient X-rays</li> <li>• Therapeutic radiology services (such as radiation treatment for cancer)</li> </ul>	<p>\$0 copay for each diagnostic radiology service</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>You pay 20% of the Medicare-allowed amount</p>	<p><b>A referral from your doctor may be required for diagnostic services, labs and imaging services.</b></p> <p>Covered according to Medicare guidelines; prior authorization is required.</p> <p>While you pay 20% for therapeutic radiology services, you will never pay more than your \$1,899 total out-of-pocket maximum for the year.</p>
<p><b>Hearing services</b></p> <ul style="list-style-type: none"> <li>• Hearing exam</li> </ul>	<p>\$0 copay if performed at your PCP's office</p> <p>\$5 copay per visit if performed at a specialist's office</p>	<p><b>A referral from your doctor may be required for hearing services.</b></p>

# Summary of benefits (cont'd)

Effective January 1 through December 31, 2019

Premiums and benefits	You pay	What you should know
<p><b>Dental services</b></p> <ul style="list-style-type: none"> <li>Cleaning</li> <li>Dental X-ray(s)</li> <li>Fluoride treatment</li> <li>Oral exam</li> </ul>	<p>\$20 copay</p> <p>\$0-\$10 copay, depending on the service/type</p> <p>\$5 copay</p> <p>\$5-\$16 copay, depending on the service</p>	<p>One visit every 6 months.</p> <p>One series of bitewing X-rays every 6 months.</p> <p>One series of full mouth X-rays every 24 months.</p> <p>Two visits in 12 months for fluoride treatment.</p> <p>See optional supplemental dental HMO and PPO plans for more information about dental services for an extra plan premium.</p>
<p><b>Vision services</b></p> <ul style="list-style-type: none"> <li>Exam to diagnose and treat diseases and conditions of the eye</li> <li>Yearly glaucoma screening</li> <li>Routine eye exam and refraction</li> <li>Eyeglass frames or contact lenses</li> <li>Eyeglass lenses</li> </ul>	<p>\$5 copay per visit</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>\$20 copay</p> <p>\$20 copay</p>	<p><b>A referral from your doctor may be required for an exam and treat diseases and conditions of the eye.</b></p> <p><b>A referral from your doctor may be required for yearly glaucoma screenings.</b></p> <p>Once every 12 months with network provider. Some coverage at non-network providers included; see the plan EOC for details.</p> <p>Once every 24 months with network provider. Our plan pays up to \$100 every 24 months for either eyeglass frames or for contact lenses. Some coverage at non-network providers included; see the plan EOC for details.</p> <p>Once every 12 months with network provider. Some coverage at non-network providers included; see the plan EOC for details.</p>

## Summary of benefits (cont'd)

Effective January 1 through December 31, 2019

Premiums and benefits	You pay	What you should know
<b>Mental health services</b> <ul style="list-style-type: none"> <li>Inpatient mental health care</li> <li>Outpatient group therapy visit</li> <li>Outpatient individual therapy visit</li> </ul>	<p>\$900 copay per stay</p> <p>\$30 copay per visit</p> <p>\$30 copay per visit</p>	<p><b>A referral from your doctor may be required for mental health services.</b></p>
<b>Skilled nursing facility (SNF)</b>	<p>\$0 copay per day for days 1 through 20</p> <p>\$75 copay per day for days 21 through 100</p>	<p><b>A referral from your doctor may be required for skilled nursing facility.</b></p> <p>100 days per benefit period; no prior hospitalization required with network provider.</p> <p>A benefit period starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you do into the hospital after one benefit period has ended, a new benefit period begins.</p>
<b>Rehabilitation Services</b> <ul style="list-style-type: none"> <li>Occupational therapy visit</li> <li>Physical therapy and speech and language therapy visit</li> </ul>	<p>\$0 copay</p> <p>\$0 copay</p>	<p><b>A referral from your doctor may be required for rehabilitation services.</b></p>
<b>Ambulance</b>	<p>\$150 copay per trip (each way)</p>	
<b>Transportation</b>	<p>\$0 copay</p>	<p>Limited to 24 one-way trips to plan-approved locations every 12 months.</p>
<b>Medicare Part B Drugs</b>	<p>20% of the Medicare-allowed amount for chemotherapy drugs</p> <p>20% of the Medicare-allowed amount for other Part B drugs</p>	
<b>Foot care (podiatry services)</b> <ul style="list-style-type: none"> <li>Foot exams and treatment</li> <li>Routine foot care</li> </ul>	<p>\$5 copay for each Medicare-covered visit</p> <p>\$5 copay per visit</p>	<p><b>A referral from your doctor may be required for foot care services.</b></p> <p>Limited to 1 visit per month/ 12 visits per calendar year.</p>

# Summary of benefits (cont'd)

Effective January 1 through December 31, 2019

Premiums and benefits	You pay	What you should know
<p><b>Medical equipment/supplies</b></p> <ul style="list-style-type: none"> <li>• Durable medical equipment (e.g., wheelchairs, oxygen)</li> <li>• Blood glucose monitors</li> <li>• Prosthetics (e.g., braces, artificial limbs)</li> <li>• Diabetes self-management training, diabetic services and supplies</li> </ul>	<p>20% of the Medicare-allowed amount</p> <p>\$0 copay for ACCU-CHEK® blood glucose monitors and 20% of the Medicare-allowed amount for blood glucose monitors from all other manufacturers</p> <p>\$0 copay</p> <p>\$0 copay for all training, services and supplies except blood glucose monitors (see "Blood glucose monitors" above)</p>	<p><b>A referral from your doctor may be required for medical equipment/supplies.</b></p> <p>Prior authorization from the plan may be required for durable medical equipment. See the plan EOC for more information.</p> <p>Prior authorization from the plan may be required for diabetes self-management training. See the plan EOC for more information.</p>
<p><b>Health and Wellness programs</b></p> <ul style="list-style-type: none"> <li>• Basic gym access through SilverSneakers Fitness</li> <li>• NurseHelp 24/7<sup>SM</sup> (telephone and online support)</li> </ul>	<p>\$0 copay</p> <p>\$0 copay</p>	

# Prescription drug coverage

You pay the following:

<b>Part D prescription drug benefit</b>				
<b>Stage 1: Annual Prescription Deductible</b>	<b>\$0</b> This stage does not apply because there is no deductible.			
<b>Stage 2: Initial Coverage</b>	<b>Preferred retail</b>		<b>Standard retail</b>	
	<b>30-day supply</b>	<b>90-day supply*</b>	<b>30-day supply</b>	<b>90-day supply</b>
<b>Tier 1: Preferred Generic Drugs</b>	\$3 copay	\$4.50 copay	\$8 copay	\$24 copay
<b>Tier 2: Generic Drugs</b>	\$10 copay	\$15 copay <sup>NDS</sup>	\$18 copay	\$54 copay <sup>NDS</sup>
<b>Tier 3: Preferred Brand Drugs</b>	\$40 copay	\$100 copay <sup>NDS</sup>	\$47 copay	\$141 copay <sup>NDS</sup>
<b>Tier 4: Non-Preferred Drugs</b>	\$95 copay	\$237.50 copay <sup>NDS</sup>	\$100 copay	\$300 copay <sup>NDS</sup>
<b>Tier 5: Injectable Drugs</b>	31% coinsurance	31% coinsurance <sup>NDS</sup>	31% coinsurance	31% coinsurance <sup>NDS</sup>
<b>Tier 6: Specialty Tier Drugs</b>	33% coinsurance	Not offered	33% coinsurance	Not offered

If you reside in a long-term care facility, you pay the same as at a standard retail cost-sharing pharmacy. There are limited situations where you may get drugs from an out-of-network pharmacy at the same cost as an in network standard retail cost sharing pharmacy.

For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please refer to the plan EOC.

\* 90-day supply cost-sharing also applies to Blue Shield's mail service pharmacy.

NDS A long-term (up to a 90-day) supply is not available for select drugs. We limit the amount select drugs that can be filled at one time for **your protection**. The drugs that are not available for a long-term supply are marked with the symbol NDS in our Drug List.







## Prescription drug coverage (cont'd)

You pay the following:

<p><b>Stage 3: Coverage Gap</b></p>	<p>Coverage for outpatient prescription drugs after the total yearly drug costs paid by both you and Blue Shield reach \$3,820, until your yearly out-of-pocket drug costs reach \$5,100</p>	<p>Tier 1: Preferred Generic Drugs, Tier 2: Generic Drugs and partial Tier 3: Preferred Brand Drugs (diabetes drugs only) are covered at the copays described above. For Tiers 3 (excludes diabetes drugs) through 6, you pay 25% of the price for brand-name drugs (plus a portion of the dispensing fee) and 37% of the price for generic drugs until your costs total \$5,100, which is the end of the coverage gap. Whether a drug is considered generic or brand can be determined using the plan formulary.</p>
<p><b>Stage 4: Catastrophic Coverage</b></p>	<p>After your yearly out-of-pocket drug costs (including drugs you bought through your retail pharmacy and through mail service) reach \$5,100, you pay the greater of:</p> <ul style="list-style-type: none"> <li>• 5% of the cost, or</li> <li>• \$3.40 copay for a generic drug (including brand drugs treated as generic) and an \$8.50 copay for all other drugs</li> </ul> <p>(This stage <b>protects</b> you from any additional costs once you have paid your yearly out-of-pocket drug costs.)</p>	

### Network pharmacies that offer preferred cost sharing

You may pay less when you visit one of our network pharmacies that offer preferred cost-sharing. Here's just a few:

- CVS/pharmacy<sup>‡</sup>  
(including CVS pharmacy at Target)
(888) 607-4287 [TTY: 711]

- Safeway and Vons pharmacies<sup>‡</sup>
(877) 723-3929 [TTY: 711]

- Albertsons/Sav-on/Osco pharmacies<sup>‡</sup>
(877) 932-7948 [TTY: 711]

- Costco<sup>‡</sup>
(800) 955-2292 [TTY: 711]


• Ralphs,<sup>‡</sup> Walmart<sup>‡</sup> and many more.

You do not have to be a Costco member to use Costco Pharmacies.

<sup>‡</sup> Accepts e-prescribing.

## Optional supplemental dental HMO and PPO plans

You pay the following:

Network access	Blue Shield 65 Plus Choice Plan LA/OC	Optional supplemental dental HMO	Optional supplemental dental PPO	
	Participating dentists only	Participating dentists only	Participating dentists	Non-participating dentists
<b>Monthly optional supplemental dental plan premium</b>	None	\$12.40	\$34.90	
<b>Calendar-year deductible per member (not applicable to diagnostic and preventive services)</b>	\$0	\$0	You pay \$50 before major services begin	
<b>Calendar-year maximum per member*</b>	None	\$1,000 for covered endodontic, periodontic, and oral surgery services when performed by a network dental specialist.	\$1,500 for covered preventive and comprehensive dental services combined, no matter if the services are performed by a participating general dentist or a dental specialist. Up to \$1,000 of this maximum amount may be used for covered preventive and comprehensive dental services performed by non-participating dentists in a calendar year. You pay any amount above the \$1,500 calendar-year benefit maximum.	
<b>Waiting Periods – Major Services Only</b>	No waiting period	No waiting period	No waiting period for preventive and diagnostic services. Six-month waiting period for major services	

\* All services must be performed, prescribed or authorized by your network dentist. If you need to see a specialist, you must get a referral from your primary dentist to receive covered specialist services. Plan pays a maximum of \$1,000 per calendar year for covered specialist services. You are responsible for amounts above \$1,000. If you are enrolled in the optional supplemental dental PPO plan and you need to see a specialist, you may go directly to the specialist.

# Optional supplemental dental HMO and PPO plans (cont'd)

	Blue Shield 65 Plus Choice Plan LA/OC	Optional supplemental dental HMO	Optional supplemental dental PPO	
	Participating dentists only	Participating dentists only	Participating dentists	Non- participating dentists
<b>Summary list of services covered (ADA code)<sup>†</sup></b>				
	<b>You pay</b>	<b>You pay</b>	<b>You pay</b>	<b>You pay</b>
<b>Diagnostic services</b>				
<b>Comprehensive oral exam (D0150)</b>	\$16 copay	\$5 copay (2 visits in 12 months)	0% (2 visits in 12 months)	20% (2 visits in 12 months)
<b>Complete X-rays (D0210)</b>	\$5 copay (1 series every 24 months)	\$0 copay (1 series every 24 months)	0% (1 series every 36 months)	20% (1 series every 36 months)
<b>Preventive care</b>				
<b>Prophylaxis – adult (D1110)</b>	\$20 copay (1 cleaning every 6 months)	\$5 copay (1 cleaning every 6 months)	0% (1 cleaning every 4 months)	20%
<b>Restorative services</b>				
<b>One surface composite resin restoration – anterior (D2330)</b>	\$40 copay	\$11 copay	20%	30%
<b>Crown (porcelain fused to noble metal) (D2750)</b>	\$430 copay	\$275 copay <sup>‡</sup>	50%	50%
<b>Periodontics</b>	<b>For the optional supplemental dental HMO plan, your copayment will be higher if these services are performed by a specialist.</b>			
<b>Periodontal scaling &amp; root planing/four or more teeth per quadrant (D4341)</b>	\$80 copay	\$45 copay	50%	50%
<b>Endodontics</b>	<b>For the optional supplemental dental HMO plan, your copayment will be higher if these services are performed by a specialist.</b>			
<b>Anterior root canal therapy (D3310)</b>	\$240 copay	\$195 copay	50%	50%
<b>Molar tooth therapy (D3330)</b>	\$373 copay	\$335 copay	50%	50%

† ADA codes are procedure codes established by the American Dental Association for efficient processing and reporting of dental claims.

‡ You pay the copayment plus the cost of precious or semi-precious metals. Porcelain on molar crowns is not a covered benefit.

## We're here to help

Contact Blue Shield at **(800) 488-8000** [TTY: 711]

**8 a.m. to 8 p.m., seven days a week, from October 1 through March 31,  
and 8 a.m. to 8 p.m., weekdays, from April 1 through September 30.**

Blue Shield of California is an HMO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal.

This information is not a complete description of benefits. Call **(800) 776-4466** [TTY: 711] for more information.

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ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-800-776-4466 (TTY: 711).

ATENCIÓN: Si no habla inglés, tiene a su disposición gratis el servicio de asistencia en idiomas. Llame al 1-800-776-4466 (TTY: 711).

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Blue Shield of California cumple con las leyes estatales y las leyes federales de derechos civiles vigentes, y no discrimina por motivos de raza, color, país de origen, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad.

Blue Shield of California 遵循適用的州法律和聯邦公民權利法律，並且不以種族、膚色、原國籍、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡或殘障為由而進行歧視。