

2024

# MEDICAREBLUE<sup>SM</sup> RX (PDP) PLANS

With the #1 Medicare plan chosen by Minnesotans,<sup>1</sup> you can trust your Blue Cross and Blue Shield of Minnesota plan has everything you need including excellent coverage and benefits that meet your needs.

## THE VALUE OF BLUE<sup>SM</sup>



**95%** of members keep their Blue Cross Medicare plan<sup>2</sup>



**Top-rated** by members for Medicare customer service<sup>3</sup>

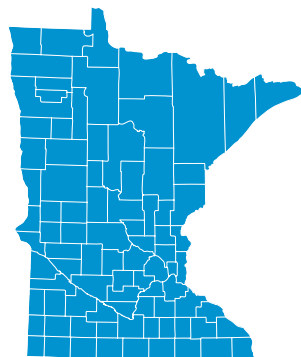


Blue Cross has been **supporting** Medicare since it began<sup>4</sup>



**Serving Minnesota as a nonprofit** for more than 90 years<sup>4</sup>

## MEDICAREBLUE RX PLANS AT A GLANCE



A Blue Cross MedicareBlue Rx plan is a stand-alone prescription drug plan with access to approximately 63,000 pharmacies nationwide.

Plan availability area listed on page 2.

To learn more, speak with a Blue Cross Medicare Advisor or schedule an appointment  
**1-844-577-7331**, TTY **711**, 8 a.m. to 8 p.m. daily, Central Time  
[bluecrossmn.com/PlanAdvisor](https://bluecrossmn.com/PlanAdvisor)



<sup>1</sup>Based on enrollment data from CMS December 2022. <sup>2</sup>Highmark monthly Medicare enrollments on January 31, 2023, compared to December 31, 2022. <sup>3</sup>Based on 2022 CAHPS results. Star rating information is on [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare). Every year, Medicare evaluates plans based on a 5-star rating system. Star rating information is on [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare). <sup>4</sup>The Blue Cross and Blue Shield of Minnesota Story, A Sixty-Year History, published 1993, Blue Cross and Blue Shield of Minnesota; [bluecrossmn.com/about](https://bluecrossmn.com/about).

# MedicareBlue<sup>SM</sup> Rx (PDP)

I like FLEXIBILITY



## This plan is a good choice if you want:

- Prescription drug coverage only
- Coverage of generic, brand-name and specialty drugs
- Access to thousands of pharmacies nationwide

**Eligibility requirements:** Have Medicare Part A, Part B or both • Live in the plan availability area

Save money at thousands of network pharmacies nationwide. Plus get extra savings at preferred pharmacies within your network.

## PLAN AVAILABILITY AREA

You're eligible to enroll in MedicareBlue Rx if you live in: Minnesota, Iowa, Montana, Nebraska, North Dakota, South Dakota or Wyoming

## IN-NETWORK PHARMACIES



When you use a preferred pharmacy, you may save even more since these pharmacies may have lower copays and coinsurance on prescription drugs.

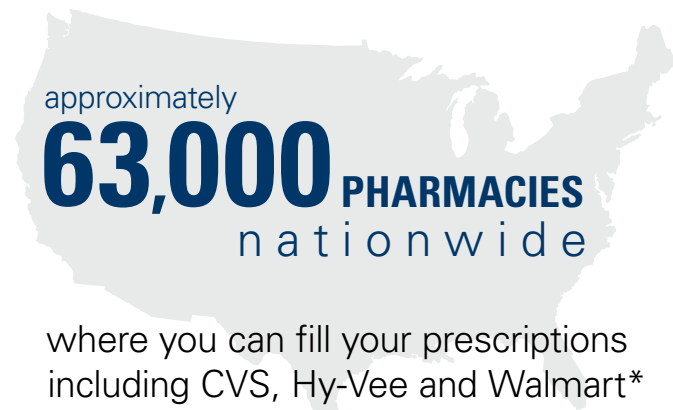
Check to see if your pharmacy is in network and your drugs (Rx) are covered

[YourMedicareSolutions.com/PlanTools](https://YourMedicareSolutions.com/PlanTools)



## MEDICARE PART D EXTRA HELP

If you have limited income and financial resources, you might qualify for the Low-Income Subsidy (LIS) program from Social Security. Ask us for more information or visit [ssa.gov](https://ssa.gov).



where you can fill your prescriptions including CVS, Hy-Vee and Walmart\*

\*As of July 2023.

## LET'S COMPARE COSTS AND COVERAGE

MedicareBlue Rx (PDP) plans offer three levels of coverage and cost sharing. Each plan pays a different amount toward prescription drugs. The right plan for you depends on how many drugs you take and the cost of those drugs.

### Choose from three levels of coverage:

#### SELECT

Good option if you don't take daily medications but may need drug coverage occasionally

- **Lower** monthly premium
- **Limited** preferred pharmacies
- **Deductibles:** No deductible on Tiers 1 and 2 generic drugs, so coverage starts right away with a copay. You will have a deductible on Tiers 3 – 5 drugs. After you pay your deductible, you will pay a set copay or coinsurance on covered drugs.
- **Preferred pharmacies** include Hy-Vee, Walgreens and Walmart

#### STANDARD

Good option if you take daily medications to manage conditions

- **Midrange** monthly premium
- **Deductibles:** No deductible on Tiers 1 and 2 generic drugs, so coverage starts right away with a copay. You will have a deductible on Tiers 3 – 5 drugs. After you pay your deductible, you will pay a set copay or coinsurance on covered drugs.
- **Preferred pharmacies** include CVS, Hy-Vee and Walmart

#### PREMIER

Good option if you take multiple generic and/or brand-name drugs or need extra coverage in the coverage gap stage

- **Higher** monthly premium
- **Deductibles:** No deductible on all five tiers, so coverage starts right away with copays or coinsurance
- **\$0 copay** on Tier 1 and Tier 2 prescriptions when you use a preferred pharmacy. Plus, get extra coverage during the coverage gap stage on Tier 1 and Tier 2 prescriptions.
- **Preferred pharmacies** include CVS, Hy-Vee and Walmart



## TIP TO AVOID A PENALTY

Enroll in a Part D plan when you're first eligible so you don't have to pay a late enrollment penalty from Medicare. Learn more at [bluecrossmn.com/Penalty](https://bluecrossmn.com/Penalty).

## MEDICAREBLUE RX BENEFITS SNAPSHOT

This chart is an overview of the prescription drug benefits

- The premiums shown are for drug coverage only
- You can pair MedicareBlue Rx with a Medicare Supplement plan, a Medicare Cost plan or Original Medicare
- If your drug is not on the formulary, talk to your doctor. Your doctor may be able to prescribe a drug that the plan will cover or request to have your drug covered.

PART D PLAN OPTIONS	SELECT		STANDARD		PREMIER	
<b>Monthly plan premium</b>	\$20.20		\$76.40		\$123.50	
<b>Annual deductible</b>	\$0 on Tiers 1 – 2 drugs; \$545 on Tiers 3 – 5		\$0 on Tiers 1 – 2 drugs; \$545 on Tiers 3 – 5		\$0 all Tiers	
<b>Initial coverage</b> Amount you pay for a 30-day supply from a network pharmacy	<b>Preferred pharmacy</b>	<b>Standard pharmacy</b>	<b>Preferred pharmacy</b>	<b>Standard pharmacy</b>	<b>Preferred pharmacy</b>	<b>Standard pharmacy</b>
Tier 1: Preferred generic drugs	\$2 copay	\$12 copay	\$7 copay	\$15 copay	\$0 copay	\$15 copay
Tier 2: Generic drugs	\$6 copay	\$15 copay	\$13 copay	\$20 copay	\$0 copay	\$20 copay
Tier 3: Preferred brand drugs	\$42 copay	\$47 copay	\$43 copay	\$47 copay	20% coins.	25% coins.
Tier 4: Non-preferred drugs	46% coins.	50% coins.	45% coins.	50% coins.	40% coins.	45% coins.
Tier 5: Specialty drugs	25% coins.	25% coins.	25% coins.	25% coins.	33% coins.	33% coins.
<b>Coverage gap</b> Begins once your total drug costs for the year reach \$5,030 <sup>1</sup>	<ul style="list-style-type: none"> <li>• Generic drugs: 25% of the plan cost</li> <li>• Brand-name drugs: 25% of the plan cost</li> </ul>		<ul style="list-style-type: none"> <li>• Generic drugs: 25% of the plan cost</li> <li>• Brand-name drugs: 25% of the plan cost</li> </ul>		Tiers 1 and 2 drug costs are the same as those listed above. For drugs in Tiers 3 – 5: <ul style="list-style-type: none"> <li>• Generic drugs: 25% of the plan cost</li> <li>• Brand-name drugs: 25% of the plan cost</li> </ul>	
<b>Catastrophic coverage</b> Begins once your total out-of-pocket costs for the year reach \$8,000 <sup>2</sup>	\$0 for all plans					

<sup>1</sup>Total yearly drug costs include the amount you have paid for covered drugs plus what the plan has paid for the calendar year. This does not include plan premiums you pay. The brand-name drug coverage in the coverage gap is subject to agreements between the Centers for Medicare & Medicaid Services (CMS) and drug manufacturers. Not all brand drugs may be discounted. Call Blue Cross customer service if you have questions.

<sup>2</sup>Your out-of-pocket costs include the amount you have paid for covered drugs for the calendar year. This does not include the amount the plan has paid or the plan premiums you pay.



To view the plan formulary, visit [YourMedicareSolutions.com/PlanTools](https://YourMedicareSolutions.com/PlanTools) and click on the appropriate link under "Coverage and pricing tool"

## How to enroll

It's easy to enroll in a MedicareBlue Rx plan. Choose one of the following ways:



Speak with a Blue Cross Medicare Advisor or schedule an appointment  
**1-844-577-7331, TTY 711**  
 8 a.m. to 8 p.m. daily, Central Time  
[bluecrossmn.com/PlanAdvisor](https://bluecrossmn.com/PlanAdvisor)



Compare plans, find resources and submit your application online  
[bluecrossmn.com/PlanCompare](https://bluecrossmn.com/PlanCompare)



Mail your enrollment form to the address listed on the bottom of the form

### STILL HAVE QUESTIONS?

#### Attend a Medicare workshop

Join us for a free, no obligation Prepare for Medicare workshop to learn more about Original Medicare and Medicare plans available from Blue Cross. Visit [bluecrossmn.com/Meeting](https://bluecrossmn.com/Meeting) to learn more.

#### Medicare help line

**1-800-MEDICARE (1-800-633-4227)**

TTY **1-877-486-2048**

24 hours a day, seven days a week

[medicare.gov](https://medicare.gov)



### AFTER YOU ENROLL

After we process your enrollment form, we will send you a letter to confirm your enrollment. We will also mail your member ID card.



# Important plan information

**Enrollment and eligibility:** You are eligible to enroll in MedicareBlue Rx if you have Medicare Part A and/or Medicare Part B and live in the plan's service area. You must continue to pay your Medicare Part B premium. You may enroll in only one Part D plan at a time. Beneficiaries may enroll in MedicareBlue Rx only during specific times of the year.

You may enroll by mail, online through our website or by working with an authorized independent agent. Medicare beneficiaries may also enroll in MedicareBlue Rx through the CMS Medicare Online Enrollment Center, located at [medicare.gov](https://www.medicare.gov).

**Extra help:** You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for extra help, call:

- **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**, 24 hours a day, 7 days a week;
- The Social Security Office at **1-800-772-1213** between 8 a.m. and 7 p.m., Monday through Friday. TTY users should call **1-800-325-0778**; or
- Your State Medicaid Office

**Formulary, pharmacy network, mail order service:** Formulary drugs are subject to change within a contract year. You will be notified at least 60 days in advance when drugs are removed from the formulary. Drug coverage benefits are subject to limitations. The plan uses AllianceRx Walgreens Pharmacy®, Amazon Pharmacy or Express Scripts® Pharmacy for mail order, which allows you to have your prescriptions mailed to your home. If you use one of these services, you can also enroll in the automatic prescription refill service. For more information about mail order services, please refer to Chapter 3, Section 2.3 "Using the plan's mail order services" in your Evidence of Coverage.

**Other materials available:** For a pharmacy directory or information about AllianceRx Walgreens Pharmacy, Amazon Pharmacy or Express Scripts Pharmacy Mail Order Pharmacy programs, please visit [YourMedicareSolutions.com](https://www.YourMedicareSolutions.com).

**Federal contract:** MedicareBlue<sup>SM</sup> Rx (PDP) is a prescription drug plan with a Medicare contract. Enrollment in MedicareBlue Rx depends on contract renewal.

**Special needs:** If you have special needs, alternate formats may be available. Please call for more information.

For accommodations of persons with special needs at meetings call **1-844-577-7331**, TTY **711**.

AllianceRx Walgreens Pharmacy® is an independent company that provides central specialty pharmacy and home delivery pharmacy.

Amazon Pharmacy an independent company offering pharmaceutical home delivery services.

Express Scripts® Pharmacy is an independent company that provides pharmacy services.

# Better together

