

**Review your Choices** Inside we've outlined our Medicare Advantage options. Take a look and see which plan, premium and benefit package fits your needs.

**Decide:** With our low cost Medicare Advantage plans, you get coverage beyond Original Medicare with predictable costs.

**Enroll:** We're available, 8 a.m. to 8 p.m. seven days a week, call 1-888-492-2583. For the hearing impaired, please call TTY 1-800-377-1363. And of course, you can always enroll on the web at [www.bcidaho.com/medicare](http://www.bcidaho.com/medicare)

**True Blue HMO and Secure Blue PPO are available in:** Ada, Adams, Bannock, Benewah, Bingham, Blaine, Boise, Bonner, Bonneville, Boundary, Canyon, Caribou, Cassia, Clark, Elmore, Fremont, Gem, Gooding, Jefferson, Jerome, Kootenai, Latah, Madison, Minidoka, Nez Perce, Oneida, Owyhee, Payette, Power, Shoshone, Twin Falls, Valley, and Washington counties.

**Enjoy extra benefits beyond Original Medicare**

- **WalkingWorks** – your next adventure is only a step away.
- **Preventive Care** – stay up-to-date!
- **24/7 Nurse Advice Line** – around the-clock guidance on general health matters.
- **Population Health Management** – improving daily life for members with chronic illnesses.
- **One-to-One Magazine** – valuable health, education and benefit information.

**General Information:**

- True Blue HMO and Secure Blue PPO are Medicare Advantage organizations with a Medicare contract and are Medicare-approved Part D sponsors.
- You must continue to pay your Medicare Part B premium.
- You must have Part A and Part B to enroll.
- Limitations, copayments, and restrictions may apply.
- 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 1-800-MEDICARE (1-800-633-4227), 24 hours a day/7 days a week; the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778; or your State Medicaid office.
- People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If eligible, Medicare could pay for up to one hundred percent of drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact your local Social Security office or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days per week. TTY users should call 1-877-486-2048.
- Members may enroll in the plan only during specific times of the year. Contact the plan at 1-888-494-2583 for more information.
- This document may be available in alternate formats or languages. Contact the plan at 1-888-494-2583, for the hearing impaired call TTY 1-800-377-1363. We are available from 8 a.m. to 8 p.m. seven days a week.
- Members must use network pharmacies to access prescription drug services except in non-routine circumstances, quantity limits and restrictions may apply.
- With True Blue HMO, you must receive all routine care from plan providers. With Secure Blue PPO, you may visit out-of-network providers but may pay more, with the exception of emergencies or urgent care.
- For full information contact Blue Cross of Idaho at 1-888-494-2583 or TTY 1-800-377-1363 for the hearing impaired. We are available from 8 a.m. to 8 p.m. seven days a week.



**2012**  
Benefits at a Glance



*Medicare*  
**Advantage Plans**  
True Blue<sup>®</sup>HMO | Secure Blue<sup>SM</sup>PPO

**You need more** than Original Medicare, we have what you need

Interested in enrolling?

Call 1-888-492-2583

Current members call

1-888-494-2583

TTY users call

1-800-377-1363

We are available from 8 a.m. to 8 p.m. seven days a week

P.O. Box 8406, Boise ID 83707

[www.bcidaho.com/medicare](http://www.bcidaho.com/medicare)

An Independent Licensee of the Blue Cross and Blue Shield Association

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## 2012 Blue Cross of Idaho Medicare Advantage Plans at a Glance\* – Serving select counties in Idaho

	Original Medicare	True Blue HMO		Secure Blue PPO	
<b>Service Area</b>	In 2012 Original Medicare's premium and deductibles may change	Ada, Adams, Bannock, Benewah, Bingham, Blaine, Boise, Bonner, Bonneville, Boundary, Canyon, Caribou, Cassia, Clark, Elmore, Fremont, Gem, Gooding, Jefferson, Jerome, Kootenai, Latah, Madison, Minidoka, Nez Perce, Oneida, Owyhee, Payette, Power, Shoshone, Twin Falls, Valley, and Washington Counties			
<b>Premiums**</b>	In 2011 the monthly Part B Premium was \$96.40	True Blue HMO RX Option I: \$135 True Blue HMO RX Option II: \$116 includes Part D Prescription Drug Coverage		Secure Blue PPO: \$60 includes Part D Prescription Drug Coverage Secure Blue PPO: \$40 without Part D Prescription Drug Coverage	
		True Blue HMO: \$25 without Part D Prescription Drug Coverage			
		True Blue HMO RX Option I	True Blue HMO RX Option II	In-Network Benefits	Out-of-Network Benefits
<b>Deductible</b>	In 2011 the yearly Part B deductible was \$162	None	None	None	None
<b>Out-of-Pocket Maximum</b>	None	\$3,000 per calendar year	\$3,000 per calendar year	\$3,400 per calendar year Combined In- and Out-of-Network Services	
	You Pay	You Pay	You Pay	You Pay	You Pay
<b>Inpatient Hospital Care</b>	In 2011 the deductible for each benefit period was \$1132	\$100 per admission	\$100 per admission	\$125 per day for days 1 – 5	\$150 per day for days 1 – 10
<b>Inpatient Mental Healthcare</b>	In 2011 the deductible for each benefit period was \$1132 190 day lifetime maximum	\$100 per admission 190 day lifetime maximum	\$100 per admission 190 day lifetime maximum	\$125 per day for days 1 – 5 190 day lifetime maximum	\$150 per day for days 1 – 10 190 day lifetime maximum
<b>Skilled Nursing Facility</b>	In 2011 the amount was \$0 per day for days 1-20 \$141.50 per day for days 21-100 Limit of 100 days for each benefit period	\$50 per day for days 1-20 \$0 per day for days 21-100 Limit of 100 days for each benefit period	\$50 per day for days 1-20 \$0 per day for days 21-100 Limit of 100 days for each benefit period	\$50 per day for days 1-20 \$0 per day for days 21-100 Limit of 100 days for each benefit period	\$100 per day for days 1-12 \$0 per day for days 13-100 Limit of 100 days for each benefit period
<b>Home Healthcare</b>	\$0	\$0	\$0	0%	10%
<b>PCP Office Visit</b>	20%	\$15	\$15	\$20	\$30
<b>Specialist Office Visit</b>	20%	\$25	\$25	\$20	\$30
<b>Chiropractic Services</b>	20%	\$20	\$20	\$20	\$30
<b>Podiatry Services</b>	20%	\$25	\$25	\$25	\$30
<b>Outpatient Mental Health</b>	40%	\$25	\$25	\$25	25%
<b>Outpatient Substance Abuse</b>	20%	\$25	\$25	\$25	25%
<b>Outpatient Services/Surgery</b>	20%	\$175 per facility visit	\$175 per facility visit	\$175 per facility visit	20% per facility visit
<b>Ambulance</b>	20%	\$150 per run	\$150 per run	\$150 per run	\$150 per run
<b>Emergency Room Visit</b>	20%	\$50 to \$60 worldwide	\$50 to \$60 worldwide	\$50 to \$60 worldwide	\$50 to \$60 worldwide
<b>Urgent Care</b>	20%	\$25	\$25	\$25	\$25
<b>Outpatient Physical, Occupational, Speech/ Language Therapy</b>	20% In 2011 the benefit was capped at \$1860 per year	\$15 No benefit cap	\$15 No benefit cap	\$25 No benefit cap	\$30 No benefit cap
<b>Durable Medical Equipment</b>	20%	\$0	\$0	10%	20%
<b>Prosthetic Devices</b>	20%	\$0	\$0	10%	20%
<b>Diagnostic Tests, Lab &amp; X-rays</b>	20% for diagnostic tests and x-rays \$0 for lab services	\$0	\$0	0% to 10%	25%
<b>Additional Benefits</b>					
<b>Vision Exam</b>	20% Medicare-covered exams only	\$25 for Medicare-covered and routine exams 1 exam per year	\$25 for Medicare-covered and routine exams 1 exam per year	\$25 for Medicare-covered and routine exams 1 exam per year	\$30 for Medicare-covered and routine exams 1 exam per year
<b>Eyewear</b>	Medicare-covered cataract glasses only	\$0 for Medicare-covered cataract glasses Routine eyewear benefit up to \$100 every year	\$0 for Medicare-covered cataract glasses Routine eyewear benefit up to \$100 every year	\$0 for Medicare-covered cataract glasses Routine eyewear benefit up to \$100 every year	\$0 for Medicare-covered cataract glasses Routine eyewear benefit up to \$50 every year
<b>Physical Exams</b>	\$0	\$0, 1 exam per year	\$0, 1 exam per year	\$0, 1 exam per year	\$0, 1 exam per year
<b>Preventive Services such as immunizations, annual exams, mammograms and cancer screenings</b>	\$0	\$0 Office visit copayment may apply	\$0 Office visit copayment may apply	\$0 Office visit copayment may apply	\$0 Office visit copayment may apply
<b>Health/Wellness Education</b>		Population health management for Congestive Heart Failure, COPD, Diabetes & Asthma, Member Magazine, 24/7 Nurse Advice Line, WalkingWorks		Population health management for Congestive Heart Failure, COPD, Diabetes & Asthma, Member Magazine, 24/7 Nurse Advice Line, WalkingWorks	
<b>Part D Prescription Drug Coverage</b>	Original Medicare	True Blue HMO RX Option I	True Blue HMO RX Option II	Secure Blue PPO	
<b>Formulary</b>		Expanded		Expanded	
<b>Deductible</b>		\$0	\$260	\$0	
<b>After your plan deductible, up to \$2,930 total drug costs</b>		\$6 Generic \$31 Preferred Brand \$41 Non-preferred Brand 25% Specialty	\$6 Generic \$31 Preferred Brand \$41 Non-preferred Brand 25% Specialty	\$8 Generic \$43 Preferred Brand \$93 Non-preferred Brand 33% Specialty	
<b>Between \$2,930 – \$4,700 30-day supply</b>	You must purchase stand alone Prescription Drug Plan (PDP)	\$6 for Tier 1 Preferred Generic drugs You pay 86% for all others	You pay 86%	You pay 86%	
<b>Catastrophic Coverage over \$4,700 in out-of-pocket costs</b>		\$2.60 copayment for Generic drugs \$6.50 copayment for all other drugs	\$2.60 copayment for Generic drugs \$6.50 copayment for all other drugs	\$2.60 copayment for generic drugs \$6.50 copayment for all other drugs	

\*This benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. \*\* Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.