

BlueRx is a Medicare-approved Part D plan. Enrollment in BlueRx depends on CMS contract renewal.

Blue Cross and Blue Shield of Alabama and BlueCross BlueShield of Tennessee, Licensees of the Blue Cross and Blue Shield Association, have a contract with the Centers for Medicare & Medicaid Services (CMS) that is renewed annually, and availability of coverage beyond the end of the current contract year is not guaranteed. Benefits, formulary, provider network, pharmacy network, premium and/or co-payments/co-insurance may change on January 1 of each year.

You may only enroll in our BlueRx plans during specific times of the year. For more information about enrollment periods, call us toll free at 1-877-233-3555 (TTY 711) 8 a.m. to 8 p.m., 7 days a week

You may be enrolled in only one Part D plan at a time. Medicare beneficiaries who are enrolled in an MA Private Fee-for-Service (PFFS) plan that includes Medicare prescription drugs or any MA coordinated care (HMO or PPO) plan will be automatically disenrolled from the HMO, PPO or MA PFFS plan if they enroll in a Prescription Drug Plan. Medicare beneficiaries enrolled in a PFFS that does not include Medicare prescription drug coverage, an MA Medical Savings Account (MSA) plan or an 1876 Cost plan.

Medicare beneficiaries may also enroll in BlueRx through the CMS Medicare Online Enrollment Center located at <http://www.medicare.gov>.

You must continue to pay your Medicare Part B premium.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. To the extent of any discrepancy between this document and your Evidence of Coverage/Contract Booklet, your Evidence of Coverage/Contract Booklet takes priority.

To opt-out of receiving future marketing communications from our plan, please contact Blue Cross and Blue Shield of Alabama at 1-855-828-3976 (TTY 711), 8 a.m. to 8 p.m., 7 days a week.

### **Questions about our plans? Need help enrolling?**

**Call us toll-free: 1-877-233-3555 (TTY 711)**

**8 a.m. to 8 p.m., 7 days a week.**

**Or visit us at: [www.bcbsalmedicare.com](http://www.bcbsalmedicare.com)**

**Members call: 1-855-277- 0036 (TTY 711)**

**BlueRx**<sup>SM</sup>  
A Medicare Approved Part D Plan

## 2015 Benefit Review

*A prescription drug plan that fits you*

## What is BlueRx ?

BlueRx is a Medicare-approved prescription drug plan. Also known as Medicare Part D, prescription drug plans like BlueRx provide you with this important coverage.

## How does BlueRx work?

BlueRx, like all Part D plans, has a list of covered drugs (formulary) of the generic, brand-name, and specialty prescription drugs that are covered. Drugs are assigned to a tier, which determines the copay amount (the part you have to pay). If you decide to enroll in a Medicare Part D plan, you pay a monthly premium for the plan you choose.

## What advantages does BlueRx provide?

BlueRx gives you the peace of mind, convenience, and value that you expect from Blue Cross and Blue Shield of Alabama. A BlueRx plan can be purchased as a stand-alone plan, which you would need with Original Medicare, or it can be paired with a C Plus Medicare Select plan to offer complete medical, hospital, and prescription drug coverage.

## BlueRx offers you two choices, BlueRx Option I and BlueRx Option II :

BlueRx Option I has a lower premium with a deductible that must be met before benefits begin. With BlueRx Option II, there is no deductible and benefits begin immediately. In addition, BlueRx Option II features an expanded drug list that covers more brand-name drugs than BlueRx Option I.

Whichever BlueRx option you choose, you'll rest easy knowing you have the coverage you need at a price you can afford, with access to our nationwide network of more than 63,000 pharmacies.

## Enjoy preferred cost sharing with BlueRx.

In addition to a nationwide network of more than 63,000 pharmacies, both BlueRx options offer preferred cost-sharing benefits.

Preferred cost-sharing allows lower copays if you get prescriptions filled at selected pharmacies. Not only will you pay less for a 30-day supply of medication, but you can get a 90-day supply of your prescription drugs with just two times the copay. It's like getting 30 days for FREE.

For a complete drug list please go to [www.bcbsalmedicare.com](http://www.bcbsalmedicare.com) or call one of our representatives for assistance.

## BlueRx Prescription Drug Plan Benefits and Premiums

	BlueRx Option I	BlueRx Option II
<b>Deductible</b> Your Rx spending before BlueRx benefits begin.	\$320	\$0
<b>Cost-Sharing</b> What you pay for prescriptions after you reach the deductible, until the TOTAL Rx spending reaches \$2,960.		
	<b>Preferred Cost-Sharing</b>	
Tier 1 Drugs	\$3	\$2
Tier 2 Drugs	\$9	\$8
Tier 3 Drugs	\$40	\$40
Tier 4 Drugs	\$85	\$75
Tier 5 Drugs	25%	33%
	<b>Standard Cost-Sharing</b>	
Tier 1 Drugs	\$8	\$7
Tier 2 Drugs	\$14	\$13
Tier 3 Drugs	\$45	\$45
Tier 4 Drugs	\$90	\$80
Tier 5 Drugs	25%	33%
<b>Coverage Gap</b> Once the TOTAL Rx annual spend exceeds \$2,960 and YOUR spend is below \$4,700, you pay 65% of generic drug costs and 45% of brand-name drug costs.		
<b>Catastrophic Coverage</b> Once YOUR out-of-pocket Rx spend reaches \$4,700, you pay the greater of \$2.65 for generic drugs and \$6.60 for brand-name drugs OR 5% coinsurance per prescription for the rest of the year. BlueRx pays the rest.		
<b>Premium</b>	\$50.10	\$91.00

Preferred cost-sharing is available only at the following pharmacies:

- APCI (American Pharmacy Cooperative, Inc.) participating pharmacies
- CVS
- Good Neighbor participating pharmacies
- Walgreens
- Walmart

Standard cost-sharing is available at all other network pharmacies.