

# We've made choosing and understanding your Medicare Advantage plan easier than ever.

From this moment on, Medicare is everything you've always wished it could be. Finally, you've got a Medicare Advantage plan that's easy to understand, easy to use and best of all, it's from the company that's been known and trusted by millions of Americans for more than 70 years<sup>1</sup>. Welcome to Anthem Blue Cross Life and Health.

We know that Medicare, with all its "Parts," can get somewhat confusing. On top of that, when it comes time to choose a Medicare Advantage plan that's right for you, the possibilities can seem endless.

Anthem Blue Cross Life and Health can help. Everything you need to know is right here in your hands. Let's start with what you may be thinking and what a lot of people are asking...

## What's a Medicare Advantage plan?

That's the perfect place to start. There was a time when a person who was eligible for Medicare had only one choice and that was original Medicare through the government agency — Centers for Medicare & Medicaid Services (CMS). Now, CMS has allowed private insurers such as Anthem Blue Cross Life and Health to administer all your Medicare benefits. This is a Medicare Advantage plan.

## What's the Advantage?

You're getting premier programs, services and savings that original Medicare just doesn't offer. And with Anthem Blue Cross Life and Health, first and foremost, you've got a strong health care benefit advocate that's in your corner every single day. Take a look at some of the key advantages you'll get with Anthem Blue Cross Life and Health:

- *You pay \$0 for routine physical exams, screenings and other Medicare-covered preventive services!*

You can see your doctors for routine physical exams, bone mass measurements, colorectal screenings, mammograms, breast exams, and pap/pelvic and prostate screenings — and there is no copayment for these services.

- *You can get Part D prescription drug coverage.* You'll feel a whole lot better just knowing that your prescription medications are covered at an affordable price. And, with more than 62,000<sup>1</sup> network pharmacies, including national chains, you'll have the freedom to travel anywhere in the United States with the confidence that you can use your coverage when and where you need it.
- *Convenience.* You have one plan that takes care of everything. It's all here, so you won't have to worry about all the collective parts. You've got one plan, one card and one company taking care of everything.
- *Preventive care and wellness.* We're concentrating on keeping you healthy. That's why, as part of your plan, you have access to top-of-the-line preventive care programs, wellness information, and case management and care coordination services, all designed to help you achieve optimal health outcomes and reward you for taking good care of your health.

## **What's the main difference between Anthem Blue Cross Life and Health's Medicare Advantage plans and original Medicare?**

That's a great question. Original Medicare covers medical and hospital costs, and your Summary of Benefits will show you how Original Medicare works and the difference in what you pay compared to our plan.

With Anthem Blue Cross Life and Health, you're getting a full plan with access to more benefits, more savings (lower medical and prescription drug out-of-pocket costs), and access to premier hospitals and doctors. And, as a Freedom Blue member, you can take advantage of our extensive inventory of industry-leading programs, services and online tools.

### **You can be confident in your decision.**

We want our members to breathe easy, knowing they're in good hands. When you're with Anthem Blue Cross Life and Health, you're getting more than 70 years of trust and experience. And today we belong to a family of companies that serves millions of Americans across the country.<sup>1</sup> That's true peace of mind: knowing no other health care brand is so highly regarded and recognized in your own neighborhood as well as anywhere you work or travel.

<sup>1</sup> [anthem.com/ca](http://anthem.com/ca)

## **Here's how your PPO plan works.**

PPO stands for preferred provider organization. A PPO is structured to give you the freedom to see doctors both in and out of our network. Please consult your network directory to locate the doctors and hospitals that you will use to receive care. You can also search for a network provider on our website or contact your sales representative or agent. If you choose to see a doctor or hospital that is not part of our network, you may do so. However, you would be required to pay additional out-of-pocket costs instead of just the minimal copayment (except in the case of emergency or urgent care). Freedom Blue is a PPO plan with a Medicare contract.

### ***Got a great doctor?***

Let's keep it that way. We know how important it is to find (and stay) with a doctor you trust. That's what's great about Freedom Blue PPO – you have the freedom to choose any Medicare-participating doctor whether he or she is in or out of our network. And, if you're in the market for a new doctor, you'll be happy to know that you'll find thousands of extremely qualified physicians with established practices and high levels of credentials right in your network.

### ***Low copayments for doctor visits, \$0 copayment for Medicare-covered preventive services.***

A copayment is your portion of the cost that you make each time you visit a network doctor or other health care provider. The good news is that if you are seeing a network doctor for a preventive service such as routine physical exams, mammograms and prostate screenings, no copayment is required.

## Plans at a glance.

	<b>Original Medicare</b>	<b>Freedom Blue Plan I</b>
<b>Premium</b>	You pay the Medicare Part B premium of \$96.40* each month.	\$0 monthly plan premium in addition to your monthly Medicare Part B premium.
<b>Primary Care Copay</b>	20% coinsurance.	\$10 copay for each primary care doctor visit for Medicare-covered services.
<b>Specialist Copay</b>	20% coinsurance.	\$20 copay for each specialist visit for Medicare-covered benefits.
<b>Inpatient Hospital</b>	Days 1-60: an initial deductible of \$1024 Days 61-90: \$256 per day Days 91-150: \$512 per day.	10% of the cost for each Medicare-covered hospital stay  \$0 copay for additional hospital days.
Part D prescription drug coverage, including coverage for formulary generic drugs through the Part D coverage gap		
	Not included.	Yes!

\* The amount is for 2008 and will change for 2009.

**With Freedom Blue you're also covered for routine vision. Some of our plans even offer routine dental and routine hearing benefits, something that original Medicare alone doesn't cover.**

In addition, all Medicare-covered preventive benefits have a \$0 copayment. That means you have no copayments for routine physical exams, bone mass measurement, colorectal screening, mammogram, breast exam, pap/pelvic and prostate screening.

And our plans are designed to protect you with out-of-pocket dollar maximums so you'll never have to worry about exhaustive costs. See your Summary of Benefits for more details.

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**We treat you like one of the family, because you are.**

Anthem Blue Cross Life and Health has provided families and businesses with access to top-quality, affordable health insurance for more than 70 years. And together with our affiliates, we serve more than 34 million members. When you join Anthem Blue Cross Life and Health, you're becoming part of one of the most recognized names in health care coverage. And we make sure you're treated with the recognition you deserve.

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## What about Medicare Part D — prescription drug coverage?

You're covered! As a member of Freedom Blue, you are automatically enrolled in Medicare Part D, Medicare's prescription drug coverage that became effective January 1, 2006. You don't need to enroll in a separate Part D plan. **In fact, if you enroll in a separate Part D plan while you are a member of Freedom Blue, you will automatically be disenrolled from Freedom Blue. You must receive your Medicare Part D drug benefits through the plan.**

### And here's the best part.

You get unlimited preferred generic drugs covered right through the Part D coverage gap. That means that if you hit your annual initial coverage limit on Part D, we'll take over and provide coverage for generic drugs.<sup>3</sup>

Not only that, with access to thousands of network pharmacies, including national chains<sup>4</sup>, you can get your prescriptions filled almost anywhere. And think of the savings:

- You'll save money on all covered brand-name prescription drugs.
- You'll save time and money by using our preferred mail-order pharmacy for 90-day supplies of covered drugs.<sup>3</sup>

<sup>3</sup> A copayment may apply.

<sup>4</sup> You can find a list of network pharmacies on our website at [anthem.com/ca](http://anthem.com/ca).

## If you've got special medical needs, we're right by your side with Custom Care Connection.

Custom Care Connection is our special program for members who have complex medical issues that need addressing. By moving beyond traditional ways of helping members manage their health, this program combines the best of technology with the best in human connections.

It's simple — our focus is on you, not just your medical conditions. We'll get to know you and your goals and then help customize a care plan for you that includes respecting your wishes, culture and background. Your Custom Care Connection nurse manager will help coordinate your care and help you understand elements of your health, including coverage and medications, as well as provide educational information designed to help you make health care decisions as needed.

*The products and services described below are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the plan's grievance process.*

# Discounts and savings for you and your family members.

*We can help you save on generic and brand-name prescription drugs.*

When you're a member of Freedom Blue, you can save money on brand-name and generic drugs that aren't included in your Part D formulary (covered drug list) by participating in our new prescription savings program. This program can also be used by household members who don't have Freedom Blue, so they too can save on any brand-name and generic prescriptions with no limit to the amount of use.

You'll be able to find these great discounts practically anywhere through our network of more than 53,000 participating pharmacies across the country, including chain, independent and retail pharmacies. In fact, your current pharmacy is most likely part of our prescription savings program pharmacy network.

## You can enjoy special savings and discounts that support a healthy lifestyle through SpecialOffers<sup>SM</sup>.

*We want to give you every opportunity to be as healthy as possible. That's why we're making discounts available to you directly from providers of alternative medicine therapies and health products that are not covered under your health plan.*

*Through SpecialOffers you can take a more active approach to your health care. Take a look at some of the types of services and savings you can take advantage of:*

**Allergy Relief Products** – Save 15 percent on mattress encasings, air filtration products, compressors and other products that can help relieve your allergy, asthma and sinus symptoms through National Allergy Supply.

**Self-help Programs** – Help yourself to a 30 percent discount on smoking cessation, stress management, alcohol management and other self-help programs through Self Help Works.

**Medical ID Bracelets** – Save 10 percent on medical ID bracelets that combine safety with style, and get free shipping.

**LASIK Laser Vision Correction** – Pay just \$749 to \$950 per eye or get a 15 to 20 percent discount on contact lenses with TruVision<sup>TM</sup>.

**Jenny Craig**<sup>®</sup> – Join and receive a free 30-day trial, 50 percent off the On Track program and 20 percent off the Jenny Rewards program.

**Weight Watchers**<sup>®</sup> – Take \$10 off a three-month subscription to Weight Watchers online and take \$10 off the at-home kits.

**Alternative Service Providers** – Get discounts on services from acupuncturists, massage therapists, nutritional counselors and more through American Specialty Health Networks<sup>TM</sup>.

**Health Products and Services** – Save on thousands of health and wellness products, including vitamins, herbal supplements, homeopathic remedies, sports nutrition products, health-related books and videos, yoga aids, skin-care items, and more.

**Barnes and Noble** – Browse barnesandnoble.com, an online bookstore of selected health and wellness titles, and save 5 percent on your order.

**drugstore.com** – Save 5 percent on health, beauty, wellness and personal care products, and receive free shipping on orders of \$49 or more on products that can make a difference in your daily life.

**HearPO** – Get a 40 percent discount on audiology services, testing and hearing aids.

**EyeMed** – Up to 30 percent discount on eyeglasses, 25 percent discount off non-prescription sunglasses, and low prices on exams.

For specific information on all of these offers, you can go to our website or call the number on the back of your ID card.

*Vendors and offers are subject to change without prior notice. Anthem Blue Cross Life and Health does not endorse and is not responsible for the products, services or information provided by the SpecialOffers vendors. Arrangements and discounts were negotiated between each vendor and us for the benefit of our members.*

## **Keeping you healthy, it's part of our plan.**

What if you could look and feel good, lower your risk for Alzheimer's, heart disease, diabetes, colon cancer, high blood pressure and obesity – and it wouldn't cost you a dime? You can and it won't. Regular physical activity can do all of the above and more. Exercise can also help you maintain your mobility and independence, it can keep bones and muscles strong, and it helps promote good balance and combat frailty. That's why we're offering you a gym membership at a nearby fitness center.

## **Your gym membership is at no additional cost to you!**

As an Anthem Blue Cross Life and Health member, you get a gym membership to one of the nation's leading fitness programs designed specifically for older adults. Whether you've been exercising all your life, or feel this might be a good time to start, we've got a variety of programs for all fitness levels.

## **Need a hand? Just give us a call. We're here to help.**

- Call your local agent or an Anthem Blue Cross Life and Health representative at 1-888-211-9813 (TTY/TDD: 711) 8 a.m. - 8 p.m., 7 days a week.
- Visit us online at [anthem.com/ca](http://anthem.com/ca)
- Or for basic questions about how Medicare works, you can also call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048, 24 hours a day, 7 days a week.

# Questions & Answers

## You can count on us to answer your questions.

We're glad that we can help. Here are some frequently asked questions that we've received from our members. We hope they'll answer some of yours.

### What happens after my application is received?

1. Shortly after we receive your application, we will send you a letter confirming receipt. The letter will include your proposed effective date. You may use the letter as proof of membership until your member identification (ID) card arrives.
2. We will send your application to the Centers for Medicare & Medicaid Services (CMS) for approval.
3. When approved you will receive a welcome letter confirming your effective date with us. You will also receive your membership contract, called the Evidence of Coverage, your member identification (ID) card and other new member materials.

### When can I change Medicare plans?

The Medicare program limits when and how often you can change the way you get Medicare or switch health plans. Switching from one plan to another plan counts as making a change.

#### *Annual Coordinated Election Period (AEP)*

From November 15 through December 31, anyone with Medicare will have an opportunity to switch from one way of receiving Medicare to another.

#### *Open Enrollment Period (OEP)*

From January 1 until March 31, Medicare Advantage eligible individuals may make one enrollment request. However, you are limited in the type of plan you can join. You can't join or leave Medicare prescription drug coverage at this time. For example, if you have a Medicare Advantage plan with prescription drug coverage, you can only choose to join another Medicare Advantage plan that offers Medicare prescription drug coverage, or choose to return to the original Medicare Plan and join a Medicare prescription drug plan. If you don't have Medicare prescription drug coverage, you can't use this chance to get it.

Generally, you can't make any other changes during the year unless you meet special exceptions, such as if you move or if you have Medicaid coverage. Under certain circumstances, you will be able to enroll in or change your Medicare Advantage plan outside of the standard enrollment periods. The length of your Special Enrollment Period (SEP) and when your new coverage starts will vary. The plan, and in some cases, the Center for Medicare & Medicaid Services (CMS), will determine whether an SEP applies to you. Later in the year, from November 15 to December 31, anyone with Medicare can switch his or her way of getting Medicare for the following year.



## **How do I make sure I'm enrolled in the Medicare Part D prescription drug plan?**

Members of Freedom Blue will be automatically enrolled in Medicare Part D coverage. These plans are also known as Medicare Advantage prescription drug (MAPD) plans.

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### **Please keep this in mind.**

As an Anthem Blue Cross Life and Health member, if you inadvertently sign up for Medicare Part D prescription drug coverage from any other plan, you will be automatically disenrolled from your Medicare Advantage plan.

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## **How do I know if I am eligible for Medicare Advantage prescription drug coverage?**

If you have Medicare Part A and Part B and you enroll during one of the enrollment periods, you're eligible to join a Medicare Advantage prescription drug plan.

## **Can I go back to original Medicare and get a Medicare supplement (Medigap) policy?**

Yes, but keep in mind that you can join or leave a plan at certain times during the year.

## **I have heard about Medicare's deductible for prescription drugs. If I join Anthem Blue Cross Life and Health, do I have to pay the deductible before I can get any help?**

No. Anthem Blue Cross Life and Health is pleased to let you know that with our plan, there is no deductible for Medicare Part D coverage. From the first day of coverage, you can go to the pharmacy and pay only your copayment or coinsurance.

## **How do I know if my pharmacy is part of the Anthem Blue Cross Life and Health pharmacy network?**

With thousands of pharmacies across the country, we have an extensive network for you to choose from. Most major pharmacy chains are included in our network. To find a network pharmacy, visit us at [anthem.com/ca](http://anthem.com/ca).

## **What if there is a change between Anthem Blue Cross Life and Health and Medicare?**

Anthem Blue Cross Life and Health renews its contract with Medicare (the federal government) each year on January 1. Premiums and benefits may change at that time, but not during the year unless the change is to your advantage. In addition, the plan may reduce its service area and no longer offer services where the beneficiary resides. If we do not renew our contract we'll tell you at least 90 days in advance. You may then switch to a standard Medigap plan (A, B, C, or F) that won't deny coverage because of a pre-existing condition. It will normally go into effect the day after your Medicare Advantage membership ends.

## **What if I have a complaint or don't agree with a decision regarding my coverage?**

We will do our best to give you all the information you need and listen to your concerns. That's why we have both appeals and grievance procedures. We review complaints about quality of care (grievances) within 30 days. Issues about payment for services (appeals) will be addressed within 60 days. If the appeal is for a denied service, the reconsideration decision must be made no later than 30 days after receipt. However, if your health is at stake, we are required to respond to the appeal within 72 hours.

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### **Did you know?**

If you use network pharmacies, you can minimize your out-of-pocket expenses.

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## **Remember, you can call us with your questions anytime.**

1-888-211-9813 and 711 (TTY/TDD), both available 8:00 a.m. – 8:00 p.m., 7 days a week. Or contact us at [anthem.com/ca](http://anthem.com/ca), 24/7. Or, call your local agent.

# Glossary

## Understanding the language of your plan.

Here is a list of common words and terms and their definitions that are associated with your Medicare Advantage plan.

### **Annual Coordinated Election Period**

The period between November 15 and December 31 when any Medicare beneficiary can enroll in a Medicare Advantage plan or Medicare Advantage prescription drug plan.

### **Centers for Medicare & Medicaid Services (CMS)**

The federal agency that runs the Medicare program.

### **Copayment**

The fee you pay at the time of service, in accordance with the terms of your coverage.

### **Formulary**

A list of prescription drugs that have been reviewed and selected for medical and cost-effectiveness. Includes brand-name and generic drugs, all of which are FDA (Food and Drug Administration) approved.

### **Deductible**

Dollar amount that an insured person must pay each year before an insurance company's own coverage plan begins. (Anthem Blue Cross Life and Health does not charge a deductible for Part D prescription drug coverage.)

### **Exclusions**

Specific conditions or circumstances that are not covered under your benefit agreement. It is very important to consult your benefit contract to understand what services are not covered.

### **Medicaid**

A joint federal/state medical assistance program established by the Social Security Act for those who meet the income requirement. As a Medicare beneficiary, you may also be eligible for Medicaid. Medicaid can cover all or part of your Medicare premiums and/or deductibles and coinsurance. If you think you qualify, you should inquire about Medicaid and related programs by calling your state Medicaid agency.

### **Medicare**

Medicare (also called "original" Medicare, "traditional" Medicare or "fee-for-service" Medicare) is a federal insurance program for people age 65 and older and certain disabled people, and is available everywhere in the U.S. It is the national pay-per-visit program that lets you go to any doctor, hospital or health care provider who accepts Medicare. Medicare pays its share of the Medicare-approved amount and you pay your share. You must pay the deductible.

### **Medicare Part A**

This is Medicare's hospital insurance program. It helps pay for inpatient hospital care, skilled nursing care following a hospital stay, home health care and hospice care. Part A is financed in part by the Social Security payroll withholding tax and the Self-Employment tax. If you qualify for benefits under the Social Security or Railroad Retirement systems or through government employment, you also qualify for premium-free Part A benefits.

### **Medicare Part B**

This is Medicare's optional supplementary medical insurance that requires a monthly premium. It covers physician services in hospital and non-hospital settings, and services furnished by certain non-physician practitioners. Coverage also includes lab testing, durable medical equipment, diagnostic tests, ambulance services, prescription drugs that can't be self-administered, some self-administered anticancer drugs, and other therapies. Health services and blood services not covered by Medicare Part A.

### **Medicare Part C**

The program that offers Medicare beneficiaries the option of enrolling in a managed care plan to receive their Medicare benefits (both medical and drug coverage). The program replaces the Medicare + Choice (M+C) program under Part C in Medicare.

### **Open Enrollment Period**

A limited time period when enrollment applications for coverage or changes in your coverage may be made. For 2009, the open enrollment period is January 1 to March 31.

**Provider**

The general term used for doctors, other health care professionals, hospitals and other health care facilities that are licensed or certified by the state to provide health care services.

**Primary Care Physician (PCP)**

The health care professional you select to provide your routine medical care. Your PCP also coordinates other covered services you receive as a plan member, including referrals to specialists, laboratory tests, x-rays, prescription medications, hospital admissions and follow-up care. Using a PCP helps control out-of-pocket medical costs. All members of HMO plans must choose a PCP, who may be a family practitioner, general practitioner or an internist.

**Service area**

A CMS-approved geographic area where you may enroll in a Medicare Advantage plan. You must receive most care from network providers within this area. This does not apply to emergency care and urgently required care.

\* [anthem.com/ca](http://anthem.com/ca)

**Si usted necesita asistencia en español para poder entender este documento, podrá requerirla sin costo alguno llamándonos gratis al número telefónico que se muestra en este material. M0013\_08\_014 07/2007**

You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another third party. The person who is discussing plan options with you is either employed by or contracted with Anthem Blue Cross Life and Health. The person may be compensated based on your enrollment in a plan.

Anthem Blue Cross Life and Health Insurance Company (Anthem) is the legal entity who has contracted with the Centers for Medicare and Medicaid Services (CMS) to offer the Medicare Advantage Regional PPO plan(s) (MAPD-RPPO) noted. Anthem is the risk bearing entity licensed under applicable state law to offer the MAPD-RPPO plan(s) noted. Anthem has retained the services of its related companies and the authorized agents/brokers/producers to provide administrative services and/or to make the MAPD-RPPO plan(s) available in this region.

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