

Summary of Benefits for SmartValue Classic

**Available in Select Counties in Colorado,
Maine and Wisconsin**

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Section 1: Introduction to the Summary of Benefits for SmartValue Classic

January 1, 2009 – December 31, 2009

Thank you for your interest in SmartValue. Our plan is offered by Anthem Insurance Companies, Inc., a Medicare Advantage Private Fee-for-Service (PFFS) plan.

This Summary of Benefits tells you some features of our plan. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call SmartValue and ask for the "Evidence of Coverage."

You Have Choices in Your Health Care

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare plan. Another option is a Medicare Advantage Private Fee-for-Service plan, like SmartValue. You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare program.

You may join or leave a plan only at certain times. Please call SmartValue at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

How Can I Compare My Options?

You can compare SmartValue and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

Where Is SmartValue Available?

The service area for this plan includes:

Colorado: Alamosa, Archuleta, Chaffee, Costilla, Denver, Dolores, Douglas, El Paso, Elbert, Fremont, Gilpin, Gunnison, Hinsdale, Jefferson, Kiowa, Las Animas, Lincoln, Mineral, Otero, Park, Phillips, Rio Grande, Routt, Saguache, San Juan, San Miguel, Teller and Weld counties.

Maine: Cumberland and York counties.

Wisconsin: Ashland, Barron, Bayfield, Brown, Buffalo, Burnett, Calumet, Chippewa, Columbia, Crawford, Dane, Dodge, Door, Douglas, Dunn,

Eau Claire, Florence, Fond Du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Polk, Portage, Price, Racine, Richland, Rock, Rusk, Sauk, Sawyer, Shawano, Sheboygan, St Croix, Taylor, Trempealeau, Vernon, Washburn, Washington, Waukesha, Waupaca, Waushara and Winnebago counties.

You must live in one of these areas to join the plan.

Who Is Eligible to Join SmartValue?

You can join SmartValue if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with end-stage renal disease are generally not eligible to enroll in SmartValue unless they are members of our organization and have been since their dialysis began.

Can I Choose My Doctors?

A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your doctor or hospital is not required to agree to accept the plan's terms and conditions, and thus may choose not to treat you, with the exception of emergencies.

If your doctor or hospital does not agree to accept our payment terms and conditions, they may choose not to provide healthcare services to you, except in emergencies.

Does My Plan Cover Medicare Part B or Part D Drugs?

SmartValue does cover Medicare Part B prescription drugs. SmartValue does NOT cover Medicare Part D prescription drugs.

What Types of Drugs May Be Covered Under Medicare Part B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact SmartValue for more details.

- **Some Antigens:** If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- **Osteoporosis Drugs:** Injectable drugs for osteoporosis for certain women with Medicare.
- **Erythropoietin (Epoetin alpha or Epogen®):** By injection if you have end-stage renal disease (permanent kidney failure requiring either

dialysis or transplantation) and need this drug to treat anemia.

- **Hemophilia Clotting Factors:** Self-administered clotting factors if you have hemophilia.
- **Injectable Drugs:** Most injectable drugs administered incident to a physician's service.
- **Immunosuppressive Drugs:** Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- **Some Oral Cancer Drugs:** If the same drug is available in injectable form.
- **Oral Anti-Nausea Drugs:** If you are part of an anti-cancer chemotherapeutic regimen. Inhalation and infusion drugs provided through DME.

Please call Anthem Blue Cross and Blue Shield for more information about SmartValue.

Visit us at www.anthem.com/medicare or call us:

Customer Service Hours: 8 a.m. to 8 p.m., 7 days a week

Current members should call, toll free, 1-888-445-8916 for questions related to the Medicare Advantage program (TTY/TDD: 1-800-425-5705).

Prospective members should call, toll free, in Colorado, 1-877-831-3000; in Maine, 1-800-413-3103 and in Wisconsin, 1-888-211-9815 for questions related to the Medicare Advantage program (TTY/TDD: in Colorado and Wisconsin, 1-800-297-1538; and in Maine, 1-800-241-6894).

For more information about Medicare, please call Medicare at **1-800-MEDICARE (1-800-633-4227)**. TTY users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.

Or, visit www.medicare.gov on the Web.

If you have special needs, this document may be available in other formats.

Section 2: Summary of Benefits for SmartValue Classic

If you have any questions about this plan's benefits or costs, please contact Anthem Blue Cross and Blue Shield for details.

Benefit	Original Medicare	SmartValue Classic
<p>1. Premium and Other Important Information</p>	<p>In 2008, the monthly Part B Premium was \$96.40 and will change for 2009, and the yearly Part B deductible amount was \$135 and will change for 2009. If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p>	<p>General</p> <p>\$0 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>\$4,000 out-of-pocket limit.</p> <p>All Medicare services covered under the out-of-pocket limit</p> <p>Expenses for the following services and supplies do not apply to the out-of-pocket limit:</p> <ul style="list-style-type: none"> - Health Education/Wellness - Eye Exams - Eye Wear - Hearing Exams
<p>2. Doctor and Hospital Choice</p> <p>(For more information, see Emergency - #15 and Urgently Needed Care - #16)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>You may have to pay a separate copay for certain doctor office visits.</p> <p>You may go to any doctor, specialist, or hospital that accepts the plan's payment.</p>

Inpatient Care

<p>3. Inpatient Hospital Care</p> <p>(Includes substance abuse and</p>	<p>In 2008, the amounts for each benefit period were:</p> <ul style="list-style-type: none"> ▪ Days 1 - 60: \$1,024 deductible ▪ Days 61 - 90: \$256 per day ▪ Days 91 - 150: \$512 per 	<p>General</p> <p>You may go to any doctor, specialist, or hospital that accepts the plan's Terms & Conditions of payment except in emergencies.</p> <p>For Medicare-covered hospital stays:</p> <ul style="list-style-type: none"> ▪ Days 1 - 5: \$200 copay per day
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Benefit	Original Medicare	SmartValue Classic
rehabilitation services)	<p>lifetime reserve day</p> <p>These amounts will change for 2009.</p> <p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</p> <p>Lifetime reserve days can only be used once.</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 go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<ul style="list-style-type: none"> ▪ Days 6 - 90: \$0 copay per day ▪ \$0 copay for additional hospital days <p>\$1,000 out-of-pocket limit every year.</p> <p>No limit to the number of days covered by the plan each benefit period.</p>
4. Inpatient Mental Health Care	<p>Same deductible and copay as inpatient hospital care (see “Inpatient Hospital Care” above).</p> <p>190-day lifetime limit in a psychiatric hospital.</p>	<p>For hospital stays:</p> <ul style="list-style-type: none"> ▪ Days 1 - 5: \$200 copay per day ▪ Days 6 - 90: \$0 copay per day <p>\$1,000 out-of-pocket limit every year.</p> <p>You get up to 190 days in a psychiatric hospital in a lifetime.</p>
5. Skilled Nursing Facility (In a Medicare-certified skilled nursing facility)	<p>In 2008, the amounts for each benefit period after at least a 3-day covered hospital stay were:</p> <ul style="list-style-type: none"> ▪ Days 1 - 20: \$0 per day ▪ Days 21 - 100: \$128 per day <p>These amounts will change for 2009.</p> <p>100 days for each benefit period.</p> <p>A “benefit period” starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one</p>	<p>For SNF stays:</p> <ul style="list-style-type: none"> ▪ Days 1 - 20: \$0 copay per day ▪ Days 21 - 100: \$125 copay per day <p>Plan covers up to 100 days each benefit period</p> <p>No prior hospital stay is required.</p>

Benefit	Original Medicare	SmartValue Classic
	benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.	
6. <i>Home Health Care</i> (Includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	\$0 copay.	\$0 copay for Medicare-covered home health visits.
7. <i>Hospice</i>	You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.	General You must get care from a Medicare-certified hospice.

Outpatient Care

8. <i>Doctor Office Visits</i>	20% coinsurance	General You may go to any doctor, specialist, or hospital that accepts the plan's payment. See "Physical Exams" for more information. \$15 copay for each primary care doctor visit for Medicare-covered benefits. \$25 copay for each specialist visit for Medicare-covered benefits.
9. <i>Chiropractic Services</i>	Routine care not covered 20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment	\$25 copay for Medicare-covered visits. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct a displacement or misalignment of a joint or body part.

Benefit	Original Medicare	SmartValue Classic
	of a joint or body part) if you get it from a chiropractor or other qualified providers.	
10. Podiatry Services	Routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	\$25 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically necessary foot care.
11. Outpatient Mental Health Care	50% coinsurance for most outpatient mental health services.	50% of the cost for each Medicare-covered individual or group therapy visit.
12. Outpatient Substance Abuse Care	20% coinsurance	\$25 copay for Medicare-covered individual or group visits.
13. Outpatient Services/ Surgery	20% coinsurance for the doctor 20% of outpatient facility charges	\$100 copay for each Medicare-covered ambulatory surgical center visit. \$25 to \$175 copay for each Medicare-covered outpatient hospital facility visit.
14. Ambulance Services (Medically necessary ambulance services)	20% coinsurance	\$100 copay for Medicare-covered ambulance benefits.
15. Emergency Care (You may go to any emergency room if you reasonably believe you need	20% coinsurance for the doctor 20% of facility charge, or a set copay per emergency room visit You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within three days of the emergency room visit.	\$50 copay for Medicare-covered emergency room visits. Worldwide coverage. If you are admitted to the hospital within 72-hour(s) for the same condition, you pay \$0 for the emergency room visit

Benefit	Original Medicare	SmartValue Classic
emergency care)	NOT covered outside the U.S. except under limited circumstances.	
16. Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)	20% coinsurance, or a set copay NOT covered outside the U.S. except under limited circumstances.	General Cost sharing is the same as Doctor Office Visit cost sharing.
17. Outpatient Rehabilitation Services (Occupational therapy, physical therapy, speech and language therapy)	20% coinsurance	\$25 copay for Medicare-covered occupational therapy visits. \$25 copay for Medicare-covered physical and/or speech/language therapy visits.

Outpatient Medical Services and Supplies

18. Durable Medical Equipment (Includes wheel chairs, oxygen, etc.)	20% coinsurance	30% of the cost for Medicare-covered items.
19. Prosthetic Devices (Includes braces, artificial limbs and eyes, etc.)	20% coinsurance	30% of the cost for Medicare-covered items.

Benefit	Original Medicare	SmartValue Classic
<p>20. <i>Diabetes Self-Monitoring Training, Nutrition Therapy, and Supplies</i></p> <p>(Includes coverage for glucose monitors, test strips, lancets, screening tests, and self-management training)</p>	<p>20% coinsurance</p> <p>Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>	<p>\$0 copay for Diabetes self-monitoring training.</p> <p>\$0 copay for Nutrition Therapy for Diabetes.</p> <p>20% to 30% of the cost for Diabetes supplies.</p>
<p>21. <i>Diagnostic Tests, X-Rays, and Lab Services</i></p>	<p>20% coinsurance for diagnostic tests and X-rays</p> <p>\$0 copay for Medicare-covered lab services</p> <p>Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most routine screening tests, like checking your cholesterol.</p>	<p>\$15 copay for Medicare-covered lab services.</p> <p>\$15 to \$100 copay for Medicare-covered diagnostic procedures and tests.</p> <p>\$15 to \$100 copay for Medicare-covered X-rays.</p> <p>\$15 to \$100 copay for Medicare-covered diagnostic radiology services.</p> <p>20% of the cost for Medicare-covered therapeutic radiology services.</p>

Preventive Services

<p>22. <i>Bone Mass Measurement</i></p> <p>(For people with Medicare who are at risk)</p>	<p>20% coinsurance</p> <p>Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</p>	<p>\$0 copay for Medicare-covered bone mass measurement</p>
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Benefit	Original Medicare	SmartValue Classic
<p>23. <i>Colorectal Screening Exam</i></p> <p>(For people with Medicare age 50 and older)</p>	<p>20% coinsurance</p> <p>Covered when you are high risk or when you are age 50 and older.</p>	<p>\$0 copay for Medicare-covered colorectal screenings.</p>
<p>24. <i>Immunizations</i></p> <p>(Flu vaccine, Hepatitis B vaccine for people with Medicare who are at risk, Pneumonia Vaccine)</p>	<p>\$0 copay for flu and pneumonia vaccines</p> <p>20% coinsurance for Hepatitis B vaccine</p> <p>You may only need the pneumonia vaccine once in your lifetime. Call your doctor for more information.</p>	<p>\$0 copay for flu and pneumonia vaccines.</p> <p>\$0 copay for Hepatitis B vaccine.</p>
<p>25. <i>Mammograms (Annual Screenings)</i></p> <p>(For women with Medicare age 40 and older)</p>	<p>20% coinsurance</p> <p>No referral needed.</p> <p>Covered once a year for all women with Medicare age 40 and older. One baseline mammogram covered for women with Medicare between age 35 and 39.</p>	<p>\$0 copay for Medicare-covered screening mammograms.</p>
<p>26. <i>Pap Smears and Pelvic Exams</i></p> <p>(For women with Medicare)</p>	<p>\$0 copay for Pap smears</p> <p>Covered once every two years. Covered once a year for women with Medicare at high risk.</p> <p>20% coinsurance for Pelvic Exams</p>	<p>\$0 copay for Medicare-covered Pap smears and pelvic exams.</p>
<p>27. <i>Prostate Cancer Screening Exams</i></p>	<p>20% coinsurance for the digital rectal exam.</p> <p>\$0 for the PSA test; 20% coinsurance for other related services.</p>	<p>\$0 copay for Medicare-covered prostate cancer screening.</p>

Benefit	Original Medicare	SmartValue Classic
(For men with Medicare age 50 and older)	Covered once a year for all men with Medicare over age 50.	
28. <i>End-Stage Renal Disease</i>	<p>20% coinsurance for renal dialysis</p> <p>20% coinsurance for Nutrition Therapy for end-stage renal disease</p> <p>Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>	<p>20% of the cost for renal dialysis</p> <p>\$0 copay for Nutrition Therapy for end-stage renal disease</p>
29. <i>Prescription Drugs</i>	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage plan or a Medicare Cost plan that offers prescription drug coverage.</p>	<p><i>Drugs Covered Under Medicare Part B</i></p> <p>General</p> <p>Most drugs not covered.</p> <p>20% of the cost for Part B-covered drugs (not including Part B-covered chemotherapy drugs).</p> <p>20% of the cost for Part B-covered chemotherapy drugs.</p> <p><i>Drugs Covered Under Medicare Part D</i></p> <p>This plan does not offer prescription drug coverage.</p>
30. <i>Dental Services</i>	Preventive dental services (such as cleaning) not covered.	<p>\$0 copay for Medicare-covered dental benefits</p> <p>In general, preventive dental benefits (such as cleaning) not covered.</p>
31. <i>Hearing Services</i>	<p>Routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>Hearing aids not covered.</p> <p>\$25 copay for Medicare-covered diagnostic hearing exams</p> <p>\$25 copay for up to one routine hearing test(s) every year</p>

Benefit	Original Medicare	SmartValue Classic
32. <i>Vision Services</i>	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>\$0 copay for</p> <ul style="list-style-type: none"> ▪ one pair of eyeglasses or contact lenses after cataract surgery ▪ up to one pair(s) of glasses every two years ▪ up to one pair(s) of contacts every two years <p>\$25 copay for exams to diagnose and treat diseases and conditions of the eye.</p> <p>\$25 copay for up to one routine eye exam(s) every year</p> <p>\$50 limit for eye wear every two years.</p>
33. <i>Physical Exams</i>	<p>20% coinsurance for one exam within the first 12 months of your new Medicare Part B coverage</p> <p>When you get Medicare Part B, you can get a one time physical exam within the first 12 months of your new Part B coverage. The coverage does not include lab tests.</p>	<p>\$0 copay for routine exams.</p> <p>Limited to one exam(s) every year.</p>
<i>Health/Wellness Education</i>	<p>Smoking Cessation: Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period if you are diagnosed with a smoking-related illness or are taking medicine that may be affected by tobacco. Each counseling attempt includes up to four face-to-face visits. You pay coinsurance, and Part B deductible applies.</p>	<p>This plan covers the following health/wellness education benefits:</p> <p>Nursing hotline</p>
<i>Transportation</i> (Routine)	<p>Not covered.</p>	<p>This plan does not cover routine transportation.</p>
<i>Acupuncture</i>	<p>Not covered.</p>	<p>This plan does not cover Acupuncture.</p>