

Summary of Benefits for Blue Cross MedicareRxSM Value, Plus and Gold

Available in California

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Anthem Insurance Companies, Inc. (AICI) has contracted with the Centers for Medicare & Medicaid Services (CMS) to offer the Medicare Prescription Drug plans (PDPs) noted above or herein. AICI is the state-licensed, risk-bearing entity offering these plans. AICI has retained the services of its related companies and authorized agents/brokers/producers to provide administrative services and/or to make the PDPs available in this region.

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Section 1: Introduction to the Summary of Benefits for Blue Cross MedicareRx Value, Plus and Gold

January 1, 2009 – December 31, 2009

Thank you for your interest in Blue Cross MedicareRx. Our plan is offered by Anthem Insurance Companies, Inc., a Medicare Prescription Drug plan that contracts with the federal government.

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 Blue Cross MedicareRx and ask for the "Evidence of Coverage."

You Have Choices in Your Medicare Prescription Drug Coverage

As a Medicare beneficiary, you can choose from different Medicare prescription drug coverage options. One option is to get prescription drug coverage through a Medicare Prescription Drug plan, like Blue Cross MedicareRx.

Another option is to get your prescription drug coverage through a Medicare Advantage plan that offers prescription drug coverage. You make the choice.

How Can I Compare My Options?

The charts in this booklet list some important drug benefits. You can use this Summary of Benefits to compare the benefits offered by Blue Cross MedicareRx to the benefits offered by other Medicare Prescription Drug plans or Medicare Advantage plans with prescription drug coverage.

Where Is Blue Cross MedicareRx Available?

The service area for this plan includes: California. You must live in this area to join the plan.

Who Is Eligible to Join?

You can join this plan if you are entitled to Medicare Part A and/or enrolled in Medicare Part B and live in the service area.

Eligible individuals may only enroll in one Medicare Prescription Drug plan at a time and may not be enrolled in a Medicare Advantage plan (HMO, PPO), unless they are a member of Medicare Private-Fee-For-Services plan or are enrolled in an 1876 Cost plan.

You cannot enroll in Blue Cross MedicareRx Gold if your current or former employer or union (or your spouse's current or former employer or union) helps pay for your drugs.

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

Blue Cross MedicareRx does not cover drugs that are covered under Medicare Part B as prescribed and dispensed.

Generally, we only cover drugs, vaccines, biological products and medical supplies that are covered under the Medicare Prescription Drug Benefit (Part D) and that are on our formulary.

Where Can I Get My Prescriptions?

Blue Cross MedicareRx has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We will not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases.

Blue Cross MedicareRx has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower copay or coinsurance. A non-preferred pharmacy is still a network pharmacy, but you may have to pay more for your prescription drugs.

The pharmacies in our network can change at any time. You can ask for a Pharmacy Directory or visit us at www.medicarerx.anthem.com. Our customer service number is listed at the end of this introduction.

What Is a Prescription Drug Formulary?

Blue Cross MedicareRx uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug.

If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you, and you

can see our complete formulary on our website at www.medicarerx.anthem.com.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

What Should I Do If I Have Other Insurance in Addition to Medicare?

If you have a Medigap (Medicare Supplement) policy that includes prescription drug coverage, you must contact your Medigap issuer to let them know that you have joined a Medicare Prescription Drug plan.

If you decide to keep your current Medigap supplement policy, your Medigap issuer will remove the prescription drug coverage portion of your policy. This will occur as of the effective date of your coverage in the Medicare Prescription Drug plan, and they will adjust your premium. Call your Medigap issuer for details.

If you or your spouse has, or is able to get, employer group coverage, you should talk to your employer to find out how your benefits will be affected if you join Blue Cross MedicareRx. Get this information before you decide to enroll in this plan.

How Can I Get Help With My Drug Plan Costs?

If you qualify for extra help with your Medicare prescription drug plan costs, your premium and costs at the pharmacy will be lower. When you join Blue Cross MedicareRx, Medicare will tell us how much extra help you are getting. Then we will let you know the amount you will pay. If you are not getting this extra help, you can see if you qualify by calling 1-800-MEDICARE

(1-800-633-4227). TTY/TTD users should call 1-877-486-2048.

What Are My Protections in This Plan?

All Medicare Prescription Drug plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Prescription Drug plan leaves the program, you will not lose Medicare prescription drug coverage.

If a plan decides not to continue, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Blue Cross MedicareRx, you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance.

You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost.

You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request.

If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug.

What Is a Medication Therapy Management (MTM) Program?

A Medication Therapy Management (MTM) program is a free service we may offer. You may

be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate, but it is recommended that you take full advantage of this covered service if you are selected. Contact Blue Cross MedicareRx for more details.

Please call Anthem Blue Cross for more information about Blue Cross MedicareRx.

Visit us at www.medicarerx.anthem.com or call us:

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

Current members should call, toll free, 1-800-928-6201 for questions related to the Medicare Part D Prescription Drug program (**TTY/TDD: 1-877-247-1657**).

Prospective members should call, toll free, 1-866-892-5340 for questions related to the Medicare Part D Prescription Drug program (**TTY/TDD: 711**).

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 Blue Cross MedicareRx Value, Plus and Gold

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

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
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Prescription Drugs

	<p>Most drugs are not covered by 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 D</i></p> <p>General</p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.medicareRx.anthem.com on the Web.</p> <p>Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"> ▪ have limited incomes, ▪ live in long-term care facilities, or ▪ have access to Indian/Tribal/Urban (Indian Health Service). <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states</p>	<p><i>Drugs Covered Under Medicare Part D</i></p> <p>General</p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.medicareRx.anthem.com on the Web.</p> <p>Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"> ▪ have limited incomes, ▪ live in long-term care facilities, or ▪ have access to Indian/Tribal/Urban (Indian Health Service). <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states</p>	<p><i>Drugs Covered Under Medicare Part D</i></p> <p>General</p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.medicareRx.anthem.com on the Web.</p> <p>Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"> ▪ have limited incomes, ▪ live in long-term care facilities, or ▪ have access to Indian/Tribal/Urban (Indian Health Service). <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states</p>
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Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
		<p>and DC). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p> <p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Blue Cross MedicareRx for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug plan finder on www.medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p>	<p>and DC). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p> <p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Blue Cross MedicareRx for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug plan finder on www.medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p>	<p>and DC). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p> <p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from Blue Cross MedicareRx for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug plan finder on www.medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p>

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
		<hr/> \$28.90 monthly premium <hr/>	<hr/> \$36.50 monthly premium <hr/>	<hr/> \$65.40 monthly premium <hr/>
		In-Network \$130 yearly deductible.	In-Network \$0 deductible. Some covered drugs don't count toward your out-of-pocket drug costs.	In-Network \$0 deductible. Some covered drugs don't count toward your out-of-pocket drug costs.
		<i>Initial Coverage</i> After you pay your yearly deductible, you pay the following until total yearly drug costs reach \$2,700:	<i>Initial Coverage</i> You pay the following until total yearly drug costs reach \$2,700:	<i>Initial Coverage</i> You pay the following until total yearly drug costs reach \$2,700:
		Retail Pharmacy <i>Tier 1 Preferred Generic</i> <ul style="list-style-type: none"> ▪ \$10 copay for a one-month (30-day) supply of drugs in this tier ▪ \$30 copay for a three-month (90-day) supply of drugs in this tier <i>Tier 2 Preferred Brand</i> <ul style="list-style-type: none"> ▪ \$47 copay for a one-month (30-day) supply of drugs in this tier 	Retail Pharmacy <i>Tier 1 Preferred Generic</i> <ul style="list-style-type: none"> ▪ \$9 copay for a one-month (30-day) supply of drugs in this tier ▪ \$27 copay for a three-month (90-day) supply of drugs in this tier <i>Tier 2 Preferred Brand</i> <ul style="list-style-type: none"> ▪ \$35 copay for a one-month (30-day) supply of drugs in this tier 	Retail Pharmacy <i>Tier 1 Preferred Generic</i> <ul style="list-style-type: none"> ▪ \$9 copay for a one-month (30-day) supply of drugs in this tier ▪ \$27 copay for a three-month (90-day) supply of drugs in this tier <i>Tier 2 Preferred Brand</i> <ul style="list-style-type: none"> ▪ \$35 copay for a one-month (30-day) supply of drugs in this tier

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
		<ul style="list-style-type: none"> ▪ \$141 copay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$85 copay for a one-month (30-day) supply of drugs in this tier ▪ \$255 copay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 29% coinsurance for a one-month (30-day) supply of drugs in this tier ▪ 29% coinsurance for a three-month (90-day) supply of drugs in this tier <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 29% coinsurance for a one-month (30-day) supply of drugs in this tier 	<ul style="list-style-type: none"> ▪ \$105 copay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$75 copay for a one-month (30-day) supply of drugs in this tier ▪ \$225 copay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier ▪ 33% coinsurance for a three-month (90-day) supply of drugs in this tier <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier 	<ul style="list-style-type: none"> ▪ \$105 copay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$75 copay for a one-month (30-day) supply of drugs in this tier ▪ \$225 copay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier ▪ 33% coinsurance for a three-month (90-day) supply of drugs in this tier <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier
		<p>Long-Term-Care Pharmacy</p> <p><i>Tier 1 Preferred Generic</i></p> <ul style="list-style-type: none"> ▪ \$10 copay for a one-month (34-day) supply of drugs in this tier <p><i>Tier 2 Preferred Brand</i></p> <ul style="list-style-type: none"> ▪ \$47 copay for a one-month (34-day) 	<p>Long-Term-Care Pharmacy</p> <p><i>Tier 1 Preferred Generic</i></p> <ul style="list-style-type: none"> ▪ \$9 copay for a one-month (34-day) supply of drugs in this tier <p><i>Tier 2 Preferred Brand</i></p> <ul style="list-style-type: none"> ▪ \$35 copay for a one-month (34-day) 	<p>Long-Term-Care Pharmacy</p> <p><i>Tier 1 Preferred Generic</i></p> <ul style="list-style-type: none"> ▪ \$9 copay for a one-month (34-day) supply of drugs in this tier <p><i>Tier 2 Preferred Brand</i></p> <ul style="list-style-type: none"> ▪ \$35 copay for a one-month (34-day)

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
		<p>supply of drugs in this tier</p> <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$85 copay for a one-month (34-day) supply of drugs in this tier <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 29% coinsurance for a one-month (34-day) supply of drugs in this tier <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 29% coinsurance for a one-month (34-day) supply of drugs in this tier 	<p>supply of drugs in this tier</p> <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$75 copay for a one-month (34-day) supply of drugs in this tier <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (34-day) supply of drugs in this tier <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (34-day) supply of drugs in this tier 	<p>supply of drugs in this tier</p> <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$75 copay for a one-month (34-day) supply of drugs in this tier <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (34-day) supply of drugs in this tier <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (34-day) supply of drugs in this tier
		<p>Mail-Order Pharmacy</p> <p><i>Tier 1 Preferred Generic</i></p> <ul style="list-style-type: none"> ▪ \$15 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ \$30 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 2 Preferred Brand</i></p> <ul style="list-style-type: none"> ▪ \$117.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. 	<p>Mail-Order Pharmacy</p> <p><i>Tier 1 Preferred Generic</i></p> <ul style="list-style-type: none"> ▪ \$13.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ \$27 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 2 Preferred Brand</i></p> <ul style="list-style-type: none"> ▪ \$87.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. 	<p>Mail-Order Pharmacy</p> <p><i>Tier 1 Preferred Generic</i></p> <ul style="list-style-type: none"> ▪ \$13.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ \$27 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 2 Preferred Brand</i></p> <ul style="list-style-type: none"> ▪ \$87.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy.

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
		<ul style="list-style-type: none"> ▪ \$141 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$212.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ \$255 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 29% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ 29% coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 29% coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ 29% coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. 	<ul style="list-style-type: none"> ▪ \$105 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$187.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ \$225 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. 	<ul style="list-style-type: none"> ▪ \$105 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$187.50 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ \$225 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred mail-order pharmacy. <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred mail-order pharmacy. ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred mail-order pharmacy.

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
		<p>Coverage Gap After your total yearly drug costs reach \$2,700, you pay 100%, until your yearly out-of-pocket drug costs reach \$4,350.</p>	<p>Coverage Gap After your total yearly drug costs reach \$2,700, you pay 100%, until your yearly out-of-pocket drug costs reach \$4,350.</p>	<p>Coverage Gap The plan covers all Preferred Generics through the coverage gap. You pay the following:</p>
				<p>Retail Pharmacy Tier 1 Preferred Generic</p> <ul style="list-style-type: none"> ▪ \$9 copay for a one-month (30-day) supply of all drugs covered in this tier ▪ \$27 copay for a three-month (90-day) supply of all drugs covered in this tier
				<p>Long-Term-Care Pharmacy Tier 1 Preferred Generic</p> <ul style="list-style-type: none"> ▪ \$9 copay for a one-month (34-day) supply of all drugs
				<p>Mail-Order Pharmacy Tier 1 Preferred Generic</p> <ul style="list-style-type: none"> ▪ \$13.50 copay for a three-month (90-day) supply of all drugs covered in this tier from a preferred mail order ▪ \$27 copay for a three-month (90-day) supply of all drugs

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
				<p>covered in this tier from a non-preferred mail order</p> <p>For all other covered drugs, after your total yearly drug costs reach \$2,700, you pay 100%, until your yearly out-of-pocket drug costs reach \$4,350.</p>
		<p><i>Catastrophic Coverage</i></p> <p>After your yearly out-of-pocket drug costs reach \$4,350, you pay the greater of:</p> <ul style="list-style-type: none"> ▪ A \$2.40 copay for generic (including brand drugs treated as generic) and a \$6 copay for all other drugs, or ▪ 5% coinsurance. 	<p><i>Catastrophic Coverage</i></p> <p>After your yearly out-of-pocket drug costs reach \$4,350, you pay the greater of:</p> <ul style="list-style-type: none"> ▪ A \$2.40 copay for generic (including brand drugs treated as generic) and a \$6 copay for all other drugs, or ▪ 5% coinsurance. 	<p><i>Catastrophic Coverage</i></p> <p>After your yearly out-of-pocket drug costs reach \$4,350, you pay the greater of:</p> <ul style="list-style-type: none"> ▪ A \$2.40 copay for generic (including brand drugs treated as generic) and a \$6 copay for all other drugs, or ▪ 5% coinsurance.
		<p>Out-of-Network</p> <p>Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy.</p> <p>In addition, you will likely have to pay the pharmacy's full charge</p>	<p>Out-of-Network</p> <p>Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy.</p> <p>In addition, you will likely have to pay the pharmacy's full charge</p>	<p>Out-of-Network</p> <p>Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy.</p> <p>In addition, you will likely have to pay the pharmacy's full charge</p>

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
		for the drug and submit documentation to receive reimbursement from Blue Cross MedicareRx.	for the drug and submit documentation to receive reimbursement from Blue Cross MedicareRx.	for the drug and submit documentation to receive reimbursement from Blue Cross MedicareRx.
		<p><i>Out-of-Network Initial Coverage</i></p> <p>After you pay your yearly deductible, you will be reimbursed up to the full cost of the drug, minus the following for drugs purchased out-of-network, until total yearly drug costs reach \$2,700:</p>	<p><i>Out-of-Network Initial Coverage</i></p> <p>You will be reimbursed up to the full cost of the drug, minus the following for drugs purchased out-of-network, until total yearly drug costs reach \$2,700:</p>	<p><i>Out-of-Network Initial Coverage</i></p> <p>You will be reimbursed up to the full cost of the drug, minus the following for drugs purchased out-of-network, until total yearly drug costs reach \$2,700:</p>
		<p><i>Out-of-Network Pharmacy</i></p> <p><i>Tier 1 Preferred Generic</i></p> <ul style="list-style-type: none"> ▪ \$10 copay for a one-month (30-day) supply of drugs in this tier <p><i>Tier 2 Preferred Brand</i></p> <ul style="list-style-type: none"> ▪ \$47 copay for a one-month (30-day) supply of drugs in this tier <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$85 copay for a one-month (30-day) supply of drugs in this tier <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 29% coinsurance for a one-month (30-day) supply of drugs in this tier 	<p><i>Out-of-Network Pharmacy</i></p> <p><i>Tier 1 Preferred Generic</i></p> <ul style="list-style-type: none"> ▪ \$9 copay for a one-month (30-day) supply of drugs in this tier <p><i>Tier 2 Preferred Brand</i></p> <ul style="list-style-type: none"> ▪ \$35 copay for a one-month (30-day) supply of drugs in this tier <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$75 copay for a one-month (30-day) supply of drugs in this tier <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier 	<p><i>Out-of-Network Pharmacy</i></p> <p><i>Tier 1 Preferred Generic</i></p> <ul style="list-style-type: none"> ▪ \$9 copay for a one-month (30-day) supply of drugs in this tier <p><i>Tier 2 Preferred Brand</i></p> <ul style="list-style-type: none"> ▪ \$35 copay for a one-month (30-day) supply of drugs in this tier <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ \$75 copay for a one-month (30-day) supply of drugs in this tier <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
		<p>tier</p> <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 29% coinsurance for a one-month (30-day) supply of drugs in this tier 	<p>tier</p> <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier 	<p>tier</p> <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ 33% coinsurance for a one-month (30-day) supply of drugs in this tier
		<p><i>Out-of-Network Coverage Gap</i></p> <p>After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy’s full charge for drugs purchased out-of-network, until your yearly out-of-pocket drug costs reach \$4,350.</p> <p>You will not be reimbursed by Blue Cross MedicareRx for out-of-network purchases when you are in the coverage gap.</p> <p>However, you should still submit documentation to Blue Cross MedicareRx so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>	<p><i>Out-of-Network Coverage Gap</i></p> <p>After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy’s full charge for drugs purchased out-of-network, until your yearly out-of-pocket drug costs reach \$4,350.</p> <p>You will not be reimbursed by Blue Cross MedicareRx for out-of-network purchases when you are in the coverage gap.</p> <p>However, you should still submit documentation to Blue Cross MedicareRx so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>	<p><i>Out-of-Network Coverage Gap</i></p> <p>The plan covers all Preferred Generics through the gap.</p> <p>You will be reimbursed for these drugs purchased out-of-network up to the full cost of the drug, minus the following:</p>
				<p><i>Tier 1 Preferred Generic</i></p> <ul style="list-style-type: none"> ▪ \$9 copay for a one-month (30-day) supply of all drugs covered in this tier <p><i>Tier 2 Preferred Brand</i></p> <ul style="list-style-type: none"> ▪ After your total yearly

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
				<p>drug costs reach \$2,700, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network, until your yearly out-of-pocket drug costs reach \$4,350.</p> <ul style="list-style-type: none"> ▪ You will not be reimbursed by Blue Cross MedicareRx for out-of-network purchases when you are in the coverage gap. ▪ However, you should still submit documentation to Blue Cross MedicareRx so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year. <p><i>Tier 3 Non-Preferred Brand or Generic</i></p> <ul style="list-style-type: none"> ▪ After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network, until your yearly out-of-pocket drug costs reach \$4,350. ▪ You will not be reimbursed by Blue Cross MedicareRx for out-of-network purchases when you are in the coverage gap.

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
				<ul style="list-style-type: none"> ▪ However, you should still submit documentation to Blue Cross MedicareRx so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year. <p><i>Tier 4 Non-Specialty Injectable</i></p> <ul style="list-style-type: none"> ▪ After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network, until your yearly out-of-pocket drug costs reach \$4,350. ▪ You will not be reimbursed by Blue Cross MedicareRx for out-of-network purchases when you are in the coverage gap. ▪ However, you should still submit documentation to Blue Cross MedicareRx so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year. <p><i>Tier 5 Specialty</i></p> <ul style="list-style-type: none"> ▪ After your total yearly drug costs reach \$2,700, you pay 100% of the

Benefit	Original Medicare	Blue Cross MedicareRx Value	Blue Cross MedicareRx Plus	Blue Cross MedicareRx Gold
				<p>pharmacy's full charge for drugs purchased out-of-network, until your yearly out-of-pocket drug costs reach \$4,350.</p> <ul style="list-style-type: none"> ▪ You will not be reimbursed by Blue Cross MedicareRx for out-of-network purchases when you are in the coverage gap. ▪ However, you should still submit documentation to Blue Cross MedicareRx so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.
		<p><i>Out-of-Network Catastrophic Coverage</i></p> <p>After your yearly out-of-pocket drug costs reach \$4,350, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug, minus the following:</p> <ul style="list-style-type: none"> ▪ A \$2.40 copay for generic (including brand drugs treated as generic) and a \$6 copay for all other drugs, or ▪ 5% coinsurance. 	<p><i>Out-of-Network Catastrophic Coverage</i></p> <p>After your yearly out-of-pocket drug costs reach \$4,350, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug, minus the following:</p> <ul style="list-style-type: none"> ▪ A \$2.40 copay for generic (including brand drugs treated as generic) and a \$6 copay for all other drugs, or ▪ 5% coinsurance. 	<p><i>Out-of-Network Catastrophic Coverage</i></p> <p>After your yearly out-of-pocket drug costs reach \$4,350, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug, minus the following:</p> <ul style="list-style-type: none"> ▪ A \$2.40 copay for generic (including brand drugs treated as generic) and a \$6 copay for all other drugs, or ▪ 5% coinsurance.