

A man and a woman, both wearing motorcycle jackets and helmets, are looking at a smartphone together. The man is on the right, looking down at the phone with a slight smile. The woman is on the left, also looking at the phone. The background is a bright, slightly hazy sky.

2018 MEDICARE ADVANTAGE



**BlueCross BlueShield
of Western New York**

**LIVE
FEARLESS**

EMPLOYER GROUP



Welcome

We know that understanding Medicare and choosing a health plan are not always easy. Everyone is different, and we're here to help guide you to the plan that works best for you.

When you choose Blue, you're getting the exceptional value you deserve:

- The security of a card recognized in all 50 states and beyond, including coverage worldwide for urgent and emergency care with all of our plans
- 96% of hospitals and 93% of doctors in-network nationwide — Forever Blue 799 (PPO) plan only
- Partnered with the region's leading health systems, including:
 - Buffalo Medical Group
 - Roswell Park Cancer Institute
 - Catholic Health
 - UBMD Physicians' Group
 - Kaleida Health
 - Upper Allegheny Health System
- Knowledgeable customer service representatives to answer your questions
- \$0 in-network benefits, including:
 - \$0 for more than 20 preventive services
 - \$0 Part B diabetic supplies, including monitors, lancets, and test strips
 - \$0 gym membership through SilverSneakers®
- Vision benefits offered on all plans
- Hearing-aid coverage on all plans
- Care management programs on all plans to keep you healthy

For more than 80 years, we've been delivering the highest-quality service possible.

Call us:

1-855-215-9237 (TTY 711)

Oct. 1 – Feb. 14, 8 a.m. to 8 p.m., 7 days a week

Feb. 15 – Sept. 30, 8 a.m. to 8 p.m., Monday – Friday



Looking for a participating doctor, pharmacy, or hospital?

It's a call or click away.

You can search for a participating doctor, pharmacy, or hospital on our website, at bcbswny.com/medicare. You can also call us at 1-855-215-9237 (TTY 711).

\$0 Preventive Services

It's safer, easier, and more cost-effective to prevent health issues than to treat them. That's why we offer you more than 20 Medicare-covered preventive services at a \$0 copay.* These services include:

- Abdominal aortic aneurysm screening
- Alcohol misuse screening and counseling
- Annual wellness visit
- Bone mass measurement (bone density test)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screenings (blood tests such as cholesterol, lipids, triglycerides)
- Cervical and vaginal cancer screenings
 - Pap smears and pelvic exams
- Colorectal cancer screenings
 - Barium enema
 - Colonoscopy
 - Fecal occult blood test
 - Flexible sigmoidoscopy
- CT screening for lung cancer
- Depression screening
- Diabetes screening tests
- Diabetes self-management training
- EKG as a result of the Welcome to Medicare visit (IPPE)
- Flu (influenza) vaccine**
- Hepatitis B vaccine
- Hepatitis C virus (HCV) screening
- HIV screening
- Immunizations Part B (other)
- Mammogram (breast cancer screening)
- Medical nutrition therapy services
- Obesity screening and counseling
- Pneumonia (pneumococcal) vaccine
- Prostate cancer screening
- Routine physical (annual)
- Sexually transmitted infections (STI) screening and counseling
- Tobacco-use cessation (counseling to stop smoking or tobacco use)
- Welcome to Medicare physical exam (initial preventive physical exam)

* A \$0 copay applies when using an in-network provider. To find an in-network provider near you, contact customer service.

** You have the option to go to your doctor or any in-network pharmacy to receive your flu vaccine. Pharmacies will bill us directly; there is no paperwork involved.

Understanding Your Prescription Drug Options

What is a formulary?

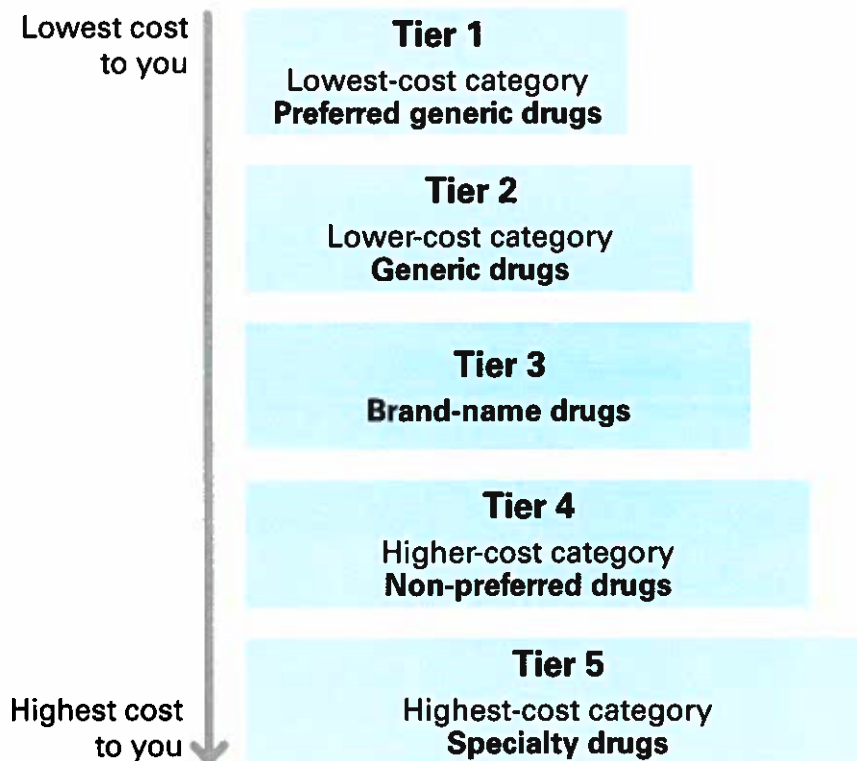
A formulary, or list of covered drugs, is a list of the medications that are covered under your Part D prescription drug benefit. A committee of doctors and pharmacists creates these lists by evaluating medications based on their cost, effectiveness, and availability. The formulary covers both generic and brand name drugs.

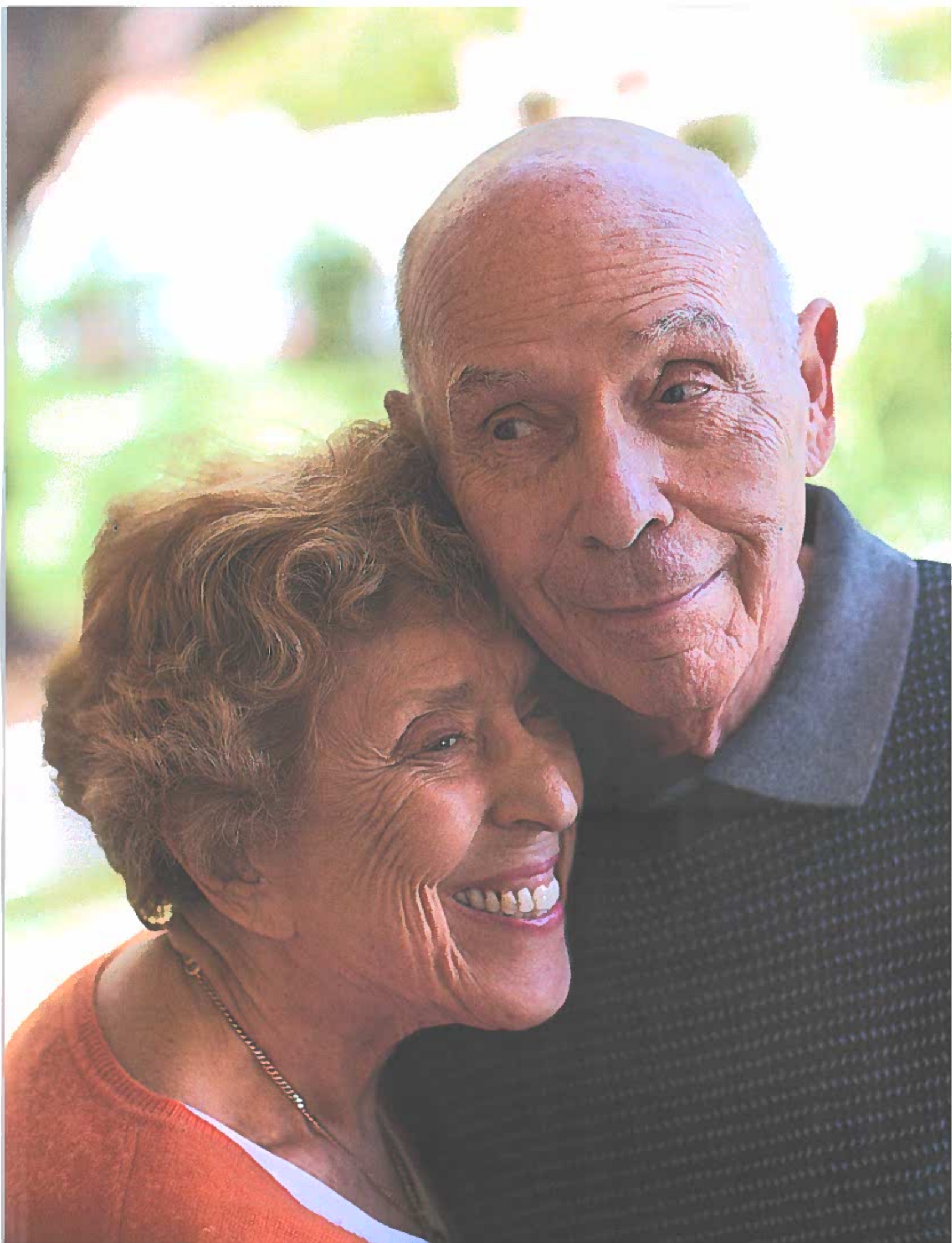
Prescription drug tiers

The formulary will also tell you which of the five cost-sharing tiers the drug is in and whether there are any restrictions on your drug. To save money, your best option is to choose drugs that are on the first or second tier of your formulary.

How can I find out if my drug is on the formulary?

Visit our website, bcbswny.com/medicare. You can also search for a specific drug name or category of drug. When using the formulary you can use the index in the back of the book as the drugs are listed in alphabetical order. If you cannot find your drug, please contact us at 1-855-215-9237 (TTY 711).





\$0 Preferred Generic Medications

If your plan offers \$0 Tier 1 Preferred Generics, all of the generic medications listed below are available to you at a \$0 copay under your Part D drug benefit. The medications listed are in Tier 1 in our list of covered drugs (or formulary).

| | | |
|--------------------------------|--------------------------------|------------------------------------|
| alendronate | haloperidol | pravastatin |
| allopurinol | hydrochlorothiazide | prednisone B/D |
| amiloride-hydrochlorothiazide | ibuprofen | prednisone dosepak |
| amlodipine | indapamide | prochlorperazine maleate |
| atenolol | irbesartan | propranolol |
| atenolol-chlorthalidone | isosorbide mononitrate | quinapril |
| atorvastatin | jantoven | ramipril |
| benazepril | klor-con 8 | ranitidine hcl |
| bisoprolol-hydrochlorothiazide | klor-con 10 | risperidone |
| bumetanide | klor-con m10 | rosuvastatin |
| bupropion hcl | klor-con m15 | sertraline |
| calcitriol | klor-con m20 | simvastatin |
| carbamazepine | lamotrigine | spironolactone |
| carteolol | levobunolol | spironolactone-hydrochlorothiazide |
| carvedilol | levothyroxine | sulindac |
| chlorothiazide | levoxyl | tamsulosin |
| chlorthalidone | lisinopril | terazosin |
| citalopram | lisinopril-hydrochlorothiazide | thiothixene |
| clonidine hcl | lithium carbonate | timolol maleate ophthalmic drops |
| clopidogrel | losartan | tobramycin ophthalmic |
| dexamethasone | losartan-hydrochlorothiazide | topiramate |
| diltiazem hcl | lovastatin | torsemide |
| divalproex | meloxicam | trandolapril |
| donepezil | metformin | trazodone |
| doxazosin | methylprednisolone B/D | triamterene-hydrochlorothiazide |
| enalapril-hydrochlorothiazide | methylprednisolone dosepak | unithroid |
| enalapril maleate | metoclopramide hcl | valsartan |
| erythromycin ophthalmic | metoprolol succinate | valsartan-hydrochlorothiazide |
| escitalopram oxalate | metoprolol tartrate | verapamil |
| famotidine | mirtazapine | warfarin |
| fluoxetine capsules | moexipril | |
| fosinopril | naproxen | |
| furosemide | neomycin-polymyxin b-dexameth | |
| gabapentin | omeprazole | |
| gemfibrozil | pantoprazole | |
| gentak | paroxetine hcl | |
| gentamicin ophthalmic | perindopril erbumine | |
| glimepiride | polymyxin b sulf-trimethoprim | |
| glipizide | potassium chloride | |

B/D This prescription drug may be covered under Medicare Part B or D depending upon the circumstances. Information may need to be submitted describing the use and setting of the drug to make the determination.

\$0 Care Management

At BlueCross BlueShield of Western New York, we're all about helping you lead the healthiest life possible. From asthma to diabetes and sleep apnea to spine care, we offer programs to help you manage your health, so you can keep doing the things you love. That's why we offer over-the-phone counseling; all at no cost with one of our health professionals. Our nationally accredited care management team includes registered nurses, health coaches, nutritionists, respiratory therapists, health educators, and exercise physiologists. They'll work with you and your doctor to meet your unique needs.

Our health professionals can help you:

- Optimize health and meet your wellness goals
- Identify barriers to better health
- Improve chronic condition management
- Receive active support, encouragement, and education
- Assist in finding a doctor or resources
- Achieve a safe and healthier lifestyle

Health coaches

Certified experts who can work with you to achieve health and wellness goals, including:

- Physical activity and fitness
- Weight management
- Nutrition
- Blood pressure regulation
- Stress management
- Cholesterol management
- Tobacco cessation

Clinical coaches

Licensed professionals including registered nurses and dietitians, respiratory therapists, and certified asthma and diabetic educators who can help you manage and control chronic conditions, such as:

- Asthma
- Diabetes and prediabetes
- COPD
- Cardiovascular disease
- Musculoskeletal issues
- Obstructive sleep apnea
- Dietary restrictions

Licensed social workers

Specialists who can help you solve and cope with problems in everyday life, including:

- Financial and benefit intervention
- Transportation issues
- Home safety assessments
- Locating community resources

Behavioral health experts

Licensed mental health professionals who can assist you with:

- Obtaining education about conditions such as depression and anxiety
- Understanding medications for behavioral health conditions
- Finding mental health and substance abuse treatment
- Coordinating care with your health care team

Call us today to begin your wellness journey.

1-877-878-8785, option 2 (TTY 711)
8:30 a.m. to 5 p.m., Monday – Friday
bcbswny.com

\$0 In-Home Care

Everyone hopes for a life of independence and quality as they age. We want to help make that happen. That's why we've partnered with Landmark Health to create **Care at HomeSM**.

The **Care at Home** team makes traditional house calls — just like in the old days. You receive the care and support you need without having to leave your home. Care is available 24/7 and is always coordinated with your primary doctor.

Care at Home does not replace your relationship with your primary care doctor. It is a complementary, no-cost service to assist you and any family members or friends who may be involved in your care.

Care at Home is only available to our members with complex health needs, and is here to support you and your family if you ever need it down the road.



\$0 Gym Membership

It's easy to stay active with the no-cost SilverSneakers® fitness program. After you receive your SilverSneakers card, you'll have access to:

- More than 14,000 fitness locations nationwide
- Home exercise programs with walking, strength, and yoga workouts
- Online resources to track your progress

To learn more or to find the closest location

Call SilverSneakers at 1-877-658-8294 (TTY 711), Monday – Friday, 8 a.m. to 8 p.m.

Visit silversneakers.com.

Vision Services

Eye exams are important regardless of your age or health. Eye problems are most treatable when identified early.

Your plan covers:

- One annual routine eye exam
- Diabetic retinal eye exams
- One annual glaucoma screening
- Eyeglasses or contact lenses after cataract surgery
- Medicare-covered eye exams for the diagnosis and treatment of eye diseases

To find a vision provider, visit our website at bcbswny.com/medicare or call us at 1-855-215-9237 (TTY 711).

Better Hearing, Better Health

Your BlueCross BlueShield of Western New York hearing-aid benefit provides you with high-quality hearing aids and local professional care at a fraction of the cost. Most health plans (including traditional Medicare) don't offer a hearing-aid benefit, leaving you to pay \$2,000–3,000 per hearing aid on the retail market.

Coverage includes*:

- 2 hearing aids per year (one per ear) when purchased through TruHearing™
- 3 follow-up visits with an in-network provider for fitting and adjustment of hearing aids
- 45-day trial
- 3-year manufacturer warranty for repairs and one-time loss-and-damage replacement
- 48 batteries per aid



NEW 2018 Flyte Models feature:

- Smartphone compatibility†
- Latest DSP technology for a more natural hearing experience
- Better performance in noisy situations
- Variety of colors and styles
- Tinnitus masker‡
- Higher power option‡

| | |
|--|--|
| Flyte 770 14 channels 4 programs 6 styles Advanced features | \$699 copayment (per aid) |
| Flyte 990 17 channels 4 programs 9 styles Premium features | \$999 copayment (per aid) |
| Routine Hearing Exam Hearing exam performed by in-network provider | See your Evidence of Coverage for exam fee |

TruHearing Select

* Three follow-up visits must be used within one year after the date of initial purchase. Forty-five-day trial and hearing aid returns, repairs, and replacements subject to provider and manufacturer fees. For questions regarding fees, contact TruHearing customer service.

† Flyte hearing aids connect directly to iPhone®, iPad®, and iPod® Touch devices. Connectivity also available to many Android phones with use of a phone clip accessory.

‡ Feature available in Flyte 990 only.

Notice of Nondiscrimination



BlueCross BlueShield
of Western New York

BlueCross BlueShield of Western New York complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. BlueCross BlueShield of Western New York does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

BlueCross BlueShield of Western New York:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call the customer service number on the back of your ID card or contact the Director, Corporate Compliance and Privacy Officer.

If you believe that BlueCross BlueShield of Western New York has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Director, Corporate Compliance and Privacy Officer, 257 West Genesee Street, Buffalo, NY 14202, 1-800-798-1453, (716) 887-6056 (fax), complaint.compliance@bcbswny.com. You can file a grievance in person or by mail, fax, or email. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Notice of Nondiscrimination



For assistance in English, call customer service at the number listed on your ID card.

Para obtener asistencia en español, llame al servicio de atención al cliente al número que aparece en su tarjeta de identificación.

請撥打您 ID 卡上的客服號碼以尋求中文協助。

Обратитесь по номеру телефона обслуживания клиентов, указанному на Вашей идентификационной карточке, для помощи на русском языке.

Rele nimewo sèvis kliyantèl ki nan kat ID ou pou jwenn èd nan Kreyòl Ayisyen.

한국어로 도움을 받고 싶으시면 ID 카드에 있는 고객 서비스 전화번호로 문의해 주십시오.

Per assistenza in italiano chiamate il numero del servizio clienti riportato nella vostra scheda identificativa.

פאר הילף אין אידיש, רופט די קאסטומער סערוויס אויפן נומער וואס שטייט אויף אייער ID קארטל.

বাংলায় সহায়তার জন্য, আপনার আইডি কার্ডে তালিকাভুক্ত নম্বরে ক্রেতা পরিষেবায় ফোন করুন।

Aby uzyskać pomoc w języku polskim, należy zadzwonić do działu obsługi klienta pod numer podany na identyfikatory.

اردو میں مدد کے لیے، کسٹمر سروس آپ کے شناختی کارڈ پر درج کردہ نمبر پر کال کریں

Pour une assistance en français, composez le numéro de téléphone du service à la clientèle figurant sur votre carte d'identification.

اردو زبان میں مدد کے لئے، کسٹمر سروس کو اپنے آئی ڈی کارڈ پر درج نمبر پر کال کریں۔

Para sa tulong sa Tagalog, tumawag sa numero ng serbisyo sa customer na nasa inyong ID card.

Για βοήθεια στα ελληνικά, καλέστε το τμήμα εξυπηρέτησης πελατών στον αριθμό που αναφέρεται στην ταυτότητά σας.

Për ndihmë në gjuhën shqipe, merrni në telefon shërbimin klientor në numrin e renditur në kartën tuaj të identitetit.

Additional Information

About our benefits and premiums

This information is not a complete description of benefits. Contact the plan for more information. Benefits, premium, and/or copayments/coinsurance may change on January 1 of each year. Limitations, copayments, and restrictions may apply. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Eligible beneficiaries must use network pharmacies to access their prescription drug benefit, except under nonroutine circumstances, and quantity limitations and restrictions may apply.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for Extra Help, call one of the following:

- 1-800-MEDICARE (1-800-633-4227) (TTY 711), 24 hours a day/7 days a week
- The Social Security office at 1-800-772-1213 (TTY 711), between 7 a.m. and 7 p.m., Monday through Friday
- Your state Medicaid office

Out-of-network/noncontracted providers are under no obligation to treat BlueCross BlueShield of Western New York members, except in emergency situations.

For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

About enrollment

Individuals must have both Parts A and B to enroll in a Medicare Advantage plan. Individuals may enroll in a plan only during specific times of the year. There are additional enrollment guidelines. Contact BlueCross BlueShield of Western New York for more information.

About our partners

SilverSneakers® is a registered trademark of Tivity Health, Inc. Tivity Health is an independent company that administers the SilverSneakers gym benefit. Care at HomeSM is a program for BlueCross BlueShield of Western New York members and is administered by Landmark Health. TruHearing™ is a registered trademark of TruHearing, Inc. TruHearing is an independent company that administers the hearing-aid and routine hearing exam benefit.

About us

BlueCross BlueShield of Western New York is a Medicare Advantage plan with a Medicare contract and enrollment depends on contract renewal. A division of HealthNow New York Inc., an independent licensee of the BlueCross BlueShield Association.

BlueCross BlueShield of Western New York complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-215-9237 (TTY 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-215-9237 (TTY 711)。



Call us

1-855-215-9237
(TTY 711)

October 1 – February 14

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

February 15 – September 30

8 a.m. to 8 p.m., Monday – Friday

