

2022 Plan Highlights



For Alabamians who want an affordable, stand-alone Medicare Part D Prescription Drug Plan.



BlueRxSM (PDP) AT-A-GLANCE

Medicare Part D helps pay for the prescription drugs you use. This coverage is not automatic. To get your Part D benefits, you can either join a Medicare Advantage plan that includes drug coverage — or enroll in a stand-alone Medicare Part D Prescription Drug Plan like BlueRx (PDP).

You can pair BlueRx with a C PlusSM Medicare Select plan from Blue Cross and Blue Shield of Alabama and have your medical and prescription coverage all from the same local company.

Choose from three BlueRx plan options:

BlueRx Essential

- Lowest monthly premium
 - \$480 deductible
 - Copays as low as \$1
 - Uses Standard cost-sharing pharmacy network
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BlueRx Enhanced

- \$480 deductible
 - Copays as low as \$2
 - Expanded formulary with more brand-name drugs
 - More pharmacy choices
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BlueRx Enhanced Plus

- \$0 deductible
- Copays as low as \$2
- More pharmacy choices
- Plus even more brand-name drugs

Use this cost-sharing comparison to help choose the BlueRx plan that's right for you:

2022 PLAN PREMIUM	BlueRx ESSENTIAL	BlueRx ENHANCED	BlueRx ENHANCED PLUS
What you pay each month as a member	\$50.20	\$88.60	\$144.10
1. What you pay — up to a Total Rx annual spend of \$4,430 (the Initial Coverage Limit in 2022)			
DEDUCTIBLE Your Rx spending before plan benefits begin	\$480	\$480	\$0
COPAY What you pay for prescriptions after reaching the deductible	Standard Cost-Sharing Pharmacy After deductible, you pay: Tier 1.....\$1 Tier 2.....\$8 Tier 3.....\$47 Tier 4.....50% Tier 5.....25%	Preferred Cost-Sharing Pharmacy After deductible, you pay: Tier 1.....\$2 Tier 2.....\$8 Tier 3.....\$40 Tier 4.....37% Tier 5.....25%	Preferred Cost-Sharing Pharmacy You pay: Tier 1.....\$2 Tier 2.....\$10 Tier 3.....\$40 Tier 4.....45% Tier 5.....33%
<p>Drug Tier Classifications</p> <p>Tier 1 – Preferred Generic</p> <p>Tier 2 – Generic</p> <p>Tier 3 – Preferred Brand</p> <p>Tier 4 – Non-Preferred Brand</p> <p>Tier 5 – Specialty Tier</p>	<p>With BlueRx Essential there is not a Preferred Pharmacy network option. To get the low copays above, simply fill your prescriptions at one of our many Standard network pharmacies.</p>	<p>See next page for more info about Preferred cost-sharing (as shown), available with BlueRx Enhanced and BlueRx Enhanced Plus.</p>	
2. What you pay — when your TOTAL Rx annual spend exceeds \$4,430 and YOUR spend is below \$7,050			
COVERAGE GAP	With all three BlueRx plan options, you pay: 25% of generic drug costs and 25% of brand-name costs		
3. What happens when YOUR out-of-pocket Rx dollar spend reaches \$7,050			
CATASTROPHIC COVERAGE	With all three BlueRx plan options: You pay the greater of \$3.95 for generic and \$9.85 for all other drugs OR 5% coinsurance per prescription for the rest of the year. The plan pays the rest.		

Some BlueRx (PDP) covered drugs may be subject to Prior Authorization (PA); Step Therapy (ST) or have Quantity Limits (QL).



BlueRx covers the medications people with Medicare use most often.

Like all Part D plans, BlueRx has a list of covered medications (formulary) that includes generic, brand-name and specialty drugs. Each drug is assigned to one of five cost-sharing Tiers, which determines the amount you pay.

Your pharmacy network depends on the plan you choose.

► **BlueRx Essential: STANDARD PHARMACY NETWORK**

Standard cost-sharing is available at over 700 retail pharmacies including **Publix, Sam's, Walgreens, Walmart and hundreds of other local independent neighborhood pharmacies!**

► **BlueRx Enhanced and BlueRx Enhanced Plus: PREFERRED PHARMACY NETWORK**

Our preferred pharmacy network now includes **Costco, Kroger, Publix, Sam's, Walgreens, Walmart, Winn-Dixie along with lots of your favorite local neighborhood pharmacies.** At Preferred pharmacies, you can get a 90-day supply of routine medication but pay only the copay for a 60-day supply.

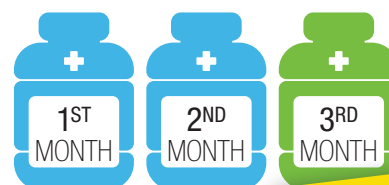
NOTE: Although unexpected, pharmacy network participation can change. Please visit BCBSALMedicare.com for the most up-to-date pharmacy information.

MAIL-ORDER PHARMACY: Save TIME and MONEY! (available with all three plans)

No matter which BlueRx plan you choose, you can get prescriptions delivered right to your door. You can get a 90-day supply of routine medications but pay only the copay for a 60-day supply — and standard shipping is free!

SAVE 33%

on prescription drug costs. If you get a 3-month prescription you get one month at no cost to you on most prescription drugs!



NO COST

AllianceRx Walgreens Prime (ARxWP) and Express Scripts® Pharmacy[‡] are the providers of home delivery pharmacy network services to Blue Advantage and BlueRx members. NOTE: Although unexpected, pharmacy network participation can change. Please visit BCBSALMedicare.com for the most up-to-date pharmacy information. [‡]Prime Therapeutic LLC is a pharmacy benefit management company, contracted by Blue Cross and Blue Shield of Alabama (BCBSAL) to provide pharmacy benefit management services. BCBSAL, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics. Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of Blue Cross and Blue Shield of Alabama. Express Scripts® Pharmacy is a trademark of Express Scripts Strategic Development, Inc.

You may qualify for extra help to pay for BlueRx.

People with limited income and resources may qualify for extra help to lower their prescription drug costs. If you qualify, your monthly plan premium will be lower, your copays will be lower and you will have no coverage gap. Many people are eligible for these savings and don't realize it.

To see if you qualify for extra help, you can call:

Medicare

1-800-MEDICARE (1-800-633-4227)

TTY users: 1-877-486-2048

24 hours a day, 7 days a week

Social Security Administration

1-800-772-1213

TTY users: 1-800-325-0778

7 a.m. to 7 p.m., Monday – Friday

Alabama Medicaid Agency

1-800-362-1504

TTY users: 1-800-253-0799

medicaid.alabama.gov

Or you can contact the Alabama State Health Insurance Assistance Program (SHIP).

This organization provides education and counseling on low-income assistance programs for people with Medicare. Call toll free: 1-800-AGE-LINE (1-800-243-5463) or TTY: 1-800-548-2547

BlueRx gives you the peace of mind, convenience and value that you expect from Blue Cross and Blue Shield of Alabama. Whichever BlueRx option you choose, you'll rest easy knowing you have the coverage you need at a price you can afford, with access to over 34,000 pharmacies nationwide.



Choose the BlueRx plan that's right for you.

You can enroll in BlueRxSM (PDP) if you are both:

- An Alabama resident; and
- Entitled to Medicare Part A and/or enrolled in Part B.

IMPORTANT — AVOID A LATE ENROLLMENT PENALTY

The best time to enroll in a Medicare Part D plan like BlueRx is when you are first eligible for Medicare. If you delay your enrollment beyond your Initial Enrollment Period and don't have "creditable coverage" (comparable to Medicare's standard Part D benefit design), you may have to pay a penalty if you decide to enroll later.

Questions about BlueRx, need help finding a pharmacy or need help enrolling?



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

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



Or visit us online anytime at:

BCBSALMedicare.com



**BlueCross BlueShield
of Alabama**

We cover what matters.

*From April 1 to September 30, on weekends and holidays, you may be required to leave a message. Calls will be returned the next business day.

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

This is a solicitation of insurance. Contact may be made by an issuer or insurance producer or another acting on behalf of the issuer or producer. C PlusSM is a Medicare Select Plan and is a private insurance plan regulated by the Alabama Department of Insurance. It is not connected with or endorsed by the U.S. government or the federal Medicare program. You must pay your Part B deductible. Blue Cross and Blue Shield of Alabama also offers Plan A, a Medicare Supplement plan that provides you with basic hospital benefits. With Plan A, you can use any Medicare-participating hospital you want. There is a 180-day waiting period for pre-existing conditions. For 2022, the monthly premium for Plan A is \$138, regardless of your age. This premium may change on January 1, 2023.

You must continue to pay your Medicare Part B premium. This information is not a complete description of benefits. Call 1-877-233-3555 (TTY 711) for more information. Limitations, copayments and restrictions may apply. To the extent of any discrepancy between this document and your Evidence of Coverage/Contract Booklet, your Evidence of Coverage/Contract Booklet takes priority. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year. The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

Members may enroll in BlueRx only during specific times of the year. For more information about enrollment periods, call toll free 1-877-233-3555 (TTY 711), 8 a.m. to 8 p.m., 7 days a week. You may be enrolled in only one Part D plan at a time. Medicare beneficiaries who are enrolled in an MA PFFS plan that includes Medicare prescription drugs or any MA coordinated care (HMO or PPO) plan will be automatically disenrolled from the HMO, PPO or MA PFFS plan if they enroll in a PDP. Medicare beneficiaries enrolled in a Private Fee-for-Service plan (PFFS) that does not include Medicare prescription drug coverage, an MA Medical Savings Account (MSA) plan or an 1876 Cost plan may enroll in a PDP and will not be automatically disenrolled from the PFFS, MSA or an 1876 Cost plan. Medicare beneficiaries may also enroll in BlueRx through the CMS Medicare Online Enrollment Center located at www.medicare.gov.

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.