

# 2022 Plan Highlights

Protection against unexpected  
medical expenses with few  
out-of-pocket costs for  
Medicare-covered services.



BlueCross BlueShield  
of Alabama

*We cover what matters.*



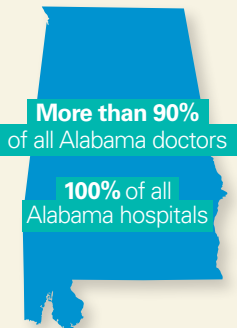
## C Plus<sup>SM</sup> Medicare Select AT-A-GLANCE

- Traditional supplemental coverage that picks up where Original Medicare leaves off.
- 100% coverage for inpatient hospital stays.
- No waiting period for pre-existing health conditions.
- No copays for doctor visits (after you meet the Medicare Part B deductible).

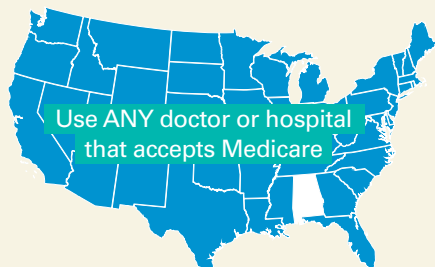
### **PLUS — Your choice of doctors and hospitals, with NO referrals needed to see specialists.**

C Plus Medicare Select plans provide the kind of protection Alabamians have depended on for decades. There is a provider network that you'll want to use when you're in Alabama (unlike traditional Medicare Supplement plans that don't have networks). But that's not an issue since the Blue Cross network includes every hospital and over 90% of Alabama doctors.

**Use NETWORK providers  
when you're IN ALABAMA**



**If you're traveling  
OUTSIDE OF ALABAMA**



### **GOOD TO KNOW**

All network doctors and hospitals accept C Plus as payment in full.

**If Medicare pays, C Plus pays!**

## Plans: B, F and G

In 2021 <sup>††</sup>	With Medicare alone YOU'LL PAY:	With Plan-F <sup>‡</sup> YOU PAY:	With Plan-B YOU PAY:	With Plan-G YOU PAY:
<b>Part A Hospital Expenses</b>				
Initial Part A hospital deductible	<b>\$1,484</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Daily copay for days 61 – 90 in a hospital	<b>\$371</b> per day <i>(Totals up to \$11,130)</i>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Daily copay for days 91 – 150 in a hospital (Lifetime Reserve)*	<b>\$742</b> per day <i>(Totals up to \$44,520)</i>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Additional 365 days once Lifetime Reserve days are used	<b>All Costs</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Daily copay for days 21 – 100 in a Skilled Nursing Facility	<b>\$185.50</b> per day <i>(Totals up to \$14,840)</i>	<b>\$0</b>	<b>\$185.50</b> per day	<b>\$0</b>
<b>Part B Physician Services and Supplies</b>				
Annual Part B deductible	<b>\$203</b>	<b>\$0</b>	<b>\$203</b>	<b>\$203</b>
Medicare pays 80% but YOU'LL PAY 20% of: <ul style="list-style-type: none"> <li>• Doctor and specialist visits</li> <li>• Lab and X-ray</li> <li>• Outpatient services and procedures</li> <li>• Durable medical equipment</li> <li>• Plus ALL other Part B services</li> </ul>	<b>20%</b> <i>With today's healthcare costs, this can easily add up to thousands of dollars!</i>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Other Benefits Not Covered by Medicare</b>				
<b>Foreign Travel Emergency</b> Medically necessary emergency care services during the first 60 days of each trip outside the United States	<b>All Costs</b>	<b>\$250</b> annual deductible plus <b>20%</b> coinsurance on eligible charges up to a lifetime maximum of <b>\$50,000.</b>	<b>All Costs</b>	<b>\$250</b> annual deductible plus <b>20%</b> coinsurance on eligible charges up to a lifetime maximum of <b>\$50,000.</b>

<sup>‡</sup>You must meet specific eligibility requirements to qualify for Plan-F. See next page for details.



## 2022 What You Pay for C Plus

Your monthly plan premium for C Plus is based on your age when you enroll. It will not increase just because you get older and you cannot be singled out for a rate increase — even if your health declines. Premiums are structured by age category, and the age category you start with is the one you stay with (as long as you're continuously covered by the same C Plus plan).

Age Category When You Enroll	2022 Monthly Premium C Plus Plan-F**	2022 Monthly Premium C Plus Plan-B	2022 Monthly Premium C Plus Plan-G
Age 65	\$212	\$168	\$185
Age 66-69	\$234	\$186	\$204
Age 70 & above	\$260	\$206	\$226
Under age 65 and eligible for Medicare because you are disabled	\$343	\$272	\$298

### \*\*IMPORTANT NOTE: C Plus Plan-F Qualification

The Centers for Medicare & Medicaid Services (CMS) has mandated that Plan-F would be available only to those who are Medicare eligible by 12/31/2019 (either by age, disability or previously qualified and still working beyond age 65).

Questions? Call 1-877-278-7007 (TTY 711).

### C Plus plans provide hospital and medical coverage only.

Get better all-around protection by enrolling in both C Plus and a BlueRx<sup>SM</sup> (PDP) plan from Blue Cross and Blue Shield of Alabama.

BlueRx is a stand-alone Part D Prescription Drug Plan and the perfect complement to C Plus. For 2022, you can choose from three BlueRx plans, with monthly premiums starting at just \$50.20 and generic copays as low as \$1.



### Reminder:

There are NO health questions asked when enrolling, and NO waiting period for pre-existing health conditions.



### Nationwide coverage

Use network providers IN ALABAMA...use any provider that accepts Medicare if you're out of state!

# C Plus members also get these valuable extras at NO extra charge.



## **FREE SilverSneakers® fitness membership\*\***

Get fit, have fun and make friends! Work out when, where and how you want with SilverSneakers, the nation's leading exercise program for active older adults.



## **Preventive Services and Screenings**

Many health screenings, immunizations and other Medicare-recommended preventive services are covered at no cost to you.



## **TruHearing® Services\*\*\***

Enjoy a \$0 copay for an annual routine hearing exam through TruHearing. You can also get state-of-the-art technology on hearing aids at a substantial discount (one per ear, per year). Pay just \$699 or \$999, depending on the model you choose.



## **24-Hour Nurse Hotline**

Specially trained nurses are “on call” to answer your questions 24 hours a day, 365 days a year.



## **FREE Mobile App for Your Smartphone or Tablet**

Enjoy 24-hour online access to your account plus other online tools.



## **Disease Management Program**

Our nurses are available to help you manage a variety of chronic conditions — through early intervention, appropriate treatments and lifestyle changes — at no cost to you.



## **AirMed International†**

If you're hospitalized more than 150 miles from your home, AirMed International will provide an air ambulance to bring you to your local hospital. There is no cost to you for this service.



## You can enroll in C Plus<sup>SM</sup> Medicare Select if you are both:

- An Alabama resident; and
- Enrolled in Medicare Part A and Part B

If you receive full Medicaid or Qualified Medicare Beneficiary (QMB) benefits, you are not eligible to purchase C Plus or any other Medicare supplement. Those who are under age 65 and have Medicare due to end-stage renal disease (ESRD) may not be eligible to purchase C Plus.

## Question about C Plus or need help enrolling?



Call toll free **1-877-278-7007 (TTY 711)**  
8 a.m. to 8 p.m., 7 days a week.<sup>†</sup>



Or visit us online anytime at:  
**BCBSALMedicare.com**

Blue Cross also offers Blue Advantage<sup>®</sup> (PPO) — a Medicare Advantage plan with a \$0 monthly premium option. If you are interested in Blue Advantage, let us know when you call.

<sup>†</sup>On holidays and weekends you may be required to leave a message and your call will be returned the next business day. From December 8 to September 30, the Medicare Sales Information Call Center hours are 8 a.m. to 8 p.m., Monday through Friday.

<sup>††</sup>Amounts shown are the 2021 deductibles and copays and may change on January 1, 2022.

<sup>\*</sup>After 90 consecutive days of hospitalization, Medicare benefits are paid from a one-time Lifetime Reserve of 60 additional days that are not renewable each benefit period.

<sup>\*\*</sup>SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved.

<sup>\*\*\*</sup>©2021 TruHearing, Inc. All Rights Reserved. TruHearing<sup>®</sup> is a registered trademark of TruHearing, Inc. All appointments must be performed by a TruHearing network provider. TruHearing is an independent company offering exclusive hearing aid savings for Blue Cross and Blue Shield of Alabama members.

<sup>‡</sup>Air medical transport services are provided through a contract with AirMed International, LLC. AirMed International, LLC is an independent company that does not provide Blue Cross and Blue Shield of Alabama products. Blue Cross is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical services terminate if coverage by your plan ends.

BLUE CROSS<sup>®</sup>, BLUE SHIELD<sup>®</sup> and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans that includes Blue Cross and Blue Shield of Alabama.

BlueRx<sup>SM</sup> is a Medicare-approved Part D plan. Enrollment in BlueRx (PDP) depends on CMS contract renewal. You must continue to pay your Medicare Part B premium. This information is not a complete description of benefits. Call 1-877-278-7007 (TTY 711) for more information.

Blue Advantage<sup>®</sup> (PPO) is a Medicare-approved PPO plan. Enrollment in Blue Advantage (PPO) depends on contract renewal.

This is a solicitation of insurance. Contact may be made by an issuer or insurance producer. C Plus<sup>SM</sup> 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 continue to pay your Medicare Part B premium. 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.