Blue Cross Offers Many Affordable Options for Medicare Customers
Medicare beneficiaries have until December 7 to choose a Medicare Advantage plan

BOSTON – November 18, 2014 – Blue Cross Blue Shield of Massachusetts (Blue Cross) has announced its broad suite of Medicare options for the 2015 open enrollment period. Blue Cross is the nation's top–ranked Medicare PPO plan and is among the highest–rated Medicare HMO plans in the country, according to the National Committee for Quality Assurance Health Insurance Plan Rankings 2014–2015.[i]

"We have a number of affordable options that fit any budget, from Medicare Advantage HMO and PPO plans, including our $0 premium PPO plan, Medex Medicare supplement plans and Part D Medicare Prescription Drug plans to Dental plans specially designed for seniors," said Ken Arruda, Executive Director of Medicare Markets for Blue Cross. "We encourage everyone to take a careful look at the many affordable options from Blue Cross Blue Shield available to them during the fall open enrollment period that ends December 7, and find the plan that works best for them."

Blue Cross has been dedicated to serving Medicare beneficiaries for nearly five decades. Its 2015 monthly costs and product offerings include:

- Medicare Advantage PPO and HMO Plans — Includes hospital and medical coverage, plus additional benefits including routine vision care, dental care, and prescription drug coverage.
    - PPO Plans[ii]: Offer members the flexibility to receive the same care, and with some plans pay the same out-of-pocket costs for most covered benefits whether they see a Medicare provider in or out-of-network, with no referral requirements.
        - Medicare PPO Blue SaverRx (PPO) – $0 premium.[ii]
        - Medicare PPO Blue ValueRx (PPO) – $49
        - Medicare PPO Blue PlusRx (PPO) – $153
    - HMO Plans[ii]:Members must choose a primary care provider to manage their care and referrals.
        - Medicare HMO Blue ValueRx (HMO) – $27
        - Medicare HMO Blue PlusRx (HMO) – $193
- Medicare Advantage Part D Prescription Drug Plans
    - Blue MedicareRx (Medicare Part D) – Prescription drug coverage plans.
        - Blue MedicareRx Value Plus – $40.30; comprehensive Part D plan offering many generics for as low as $1 for up to a 90 day supply.
        - Blue MedicareRx Premier – $110.20; provides enhanced benefits for generic drugs in the Part D coverage gap, with many generics available for as low as $4 for up to a 90 day supply.
- Medex (Supplement Plans) – Covers co-insurance for doctor visits, home visits, and ambulatory care.
    - Medex Core – $95.02; covers many expenses after Medicare Part A and B's annual deductibles are met.
    - Medex Choice – $136.88; offers members enhanced benefits when they choose a Primary Care Provider (PCP) from a designated group of high quality Accountable Care Organizations (ACOs) that are part of the HMO Blue® provider network to coordinate their care.
    - Medex Bronze – $176.63; covers 100% of the Part A and B deductibles.
- Medicare Beneficiary Dental Plans
    - Dental Blue 65 Preventive – $23.73; provides diagnostic and prevention coverage such as preventing tooth decay and other forms of oral disease.
    - Dental Blue 65 Basic – $35.30; provides 100% coverage for all services covered under Dental Blue 65 Preventive, plus 50% coverage for other services ranging from minor restorative treatment to prosthetic maintenance.
    - Dental Blue 65 Premier – $53.20; provides 100% coverage for all services covered under Dental Blue 65 Preventive, plus 80% coverage for all services covered under Dental Blue 65 Basic, plus 50% coverage for services such as tooth replacement, and major restorative treatments like crowns.

Individuals with Medicare can choose the best Medicare Advantage and prescription drug coverage plan for their health care needs during the October 15 – December 7, 2014 open enrollment period, and enrollment is effective January 1, 2015. A Blue Cross Medex or Dental plan can be selected at any time of the year.

Blue Cross continues to be a trusted market leader in Massachusetts for people with Medicare. Blue Cross was recently accredited a 4.5 Star overall plan ratingon both its HMO and PPO plans by the Centers for Medicare & Medicaid Services (CMS), and achieved a 5 Star Customer Service rating.[iii] Blue Cross was also recently ranked as a Best Medicare plan by US News and World Report for both its Medicare Advantage plans and its Medicare Part D plans.[iv]

To learn more about Blue Cross' broad suite of Medicare coverage options, a list of covered medications, and to find the plan right for you:

- Visit www.bluecrossma.com/medicare to view the online comparison tool.
- Call **1-800-678-2265 (TTY: 1-800-522-1254)**, from 8 a.m. to 8 p.m., seven days a week.

Medicare beneficiaries can also contact:

- The Centers for Medicare and Medicaid Services, **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users call **1-877-486-2048**.
- Serving the Health Information Needs of Everyone (SHINE), **1-800-243-4636**.

About Blue Cross Blue Shield of Massachusetts
Blue Cross Blue Shield of Massachusetts (www.bluecrossma.com) is a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. We are a trusted health plan for more than 31,500 Massachusetts employers and are committed to working with others in a spirit of shared responsibility to make quality health care affordable. Consistent with our corporate promise to always put our 2.8 million members first, we are rated among the nation's best health plans for member satisfaction and quality. Connect with us on Facebook, Twitter, YouTube and LinkedIn.

Blue Cross Blue Shield of Massachusetts is a HMO and PPO Plan with a Medicare contract. Enrollment in Blue Cross Blue Shield of Massachusetts depends on contract renewal. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1 of each year. This will apply to all Benefit references through-out the document.

i. NCQA's Medicare Health Insurance Plan Rankings 2014–2015. Blue Cross Blue Shield of Massachusetts' Medicare Advantage PPO plan is ranked as the #15 Medicare Advantage plan in America. Blue Cross Blue Shield of Massachusetts' Medicare Advantage HMO plan is ranked as the #19 Medicare Advantage plan in America. NCQA is not affiliated with CMS, nor is the award given by Medicare. Star Ratings can be found at www.medicare.gov.

ii. You must continue to pay your Medicare Part B premium.

iii. Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next.

iv. Methodology for the 2015 Best Medicare Advantage Plans: U.S. News used data from the Centers for Medicare & Medicaid Services, including its rating of each Medicare Advantage plan. For an insurer to make the U.S. News list, its Medicare Advantage plans available in a given state had to earn an average rating of at least 4.5 out of 5 stars, and all its plans in the state had to earn at least 3 stars.

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