Blue Cross Blue Shield of Massachusetts, America's Top-Ranked Medicare PPO Plan1 Introduces Zero Premium Plan

Two new dental options and lower monthly premiums available on all health and prescription plans in 2014

BOSTON — October 15, 2013 —Blue Cross Blue Shield of Massachusetts (BCBSMA), which offers the nation's top-ranked Medicare PPO plan in the country and is among the highest-rated Medicare HMO plans in the nation, according to the National Committee for Quality Assurance (NCQA)[1] , announced a robust suite of affordable options available for Medicare beneficiaries in 2014. They include:

- New zero premium Medicare Advantage PPO Blue SaverRx plan, and other Medicare Advantage plans up to 23% lower than 2013 rates.
- Affordable dental plan options, including two new plans, ranging from $24-$53 a month.
- Reduced premiums of up to nearly 5% on Medex® plans open to new members.
- Medicare Prescription Drug plans at reduced monthly rates of up to 14%.

"There are great products available to seniors and those eligible for Medicare in 2014; we encourage everyone to take a careful look at the many affordable options available to them during the fall open enrollment period," said Ken Arruda, Executive Director of Medicare Markets for BCBSMA. "Blue Cross Blue Shield of Massachusetts has been dedicated to serving seniors and Medicare beneficiaries for nearly five decades, and our continued focus to make quality health care affordable for our members, has allowed us to introduce a zero premium PPO plan, Medicare PPO Blue SaverRx, as well as new affordable dental options."

BCBSMA continues to be the trusted market leader in Massachusetts, for people with Medicare, and now serves more than 280,000 members. Blue Cross was recently accredited a 4.5 Star overall[2] rating on both its HMO and PPO plans by the Centers for Medicare & Medicaid Services (CMS), and achieved a 5 Star Customer Service rating.

By using BCBSMA's new online plan comparison tool, www.bluecrossma.com/medicare, seniors and those eligible for Medicare can evaluate their options to find the right plan for them and can even enroll online.

Monthly premiums of BCBSMA's 2014 Medicare offerings are:

Medicare Advantage — Includes hospital and medical coverage, plus additional benefits including routine vision care, dental care, and prescription drug coverage.

- **PPO Plans:** 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.
    - **New Medicare PPO Blue (SaverRx) — $0 premium.**
    - **Medicare PPO Blue ValueRx — $51**
    - **Medicare PPO Blue PlusRx — $124**
- **HMO Plans:** Members must choose a primary care provider to manage their care and referrals.
    - **Medicare HMO Blue ValueRx — $26**
    - **Medicare HMO Blue PlusRx — $167**

Medex — Covers co-insurance for doctor visits, home visits, and ambulatory care.

- **Medex Core —** $92.64; covers many expenses after Medicare Part A and B's annual deductibles are met.
- **Medex Bronze —** $175.10; covers 100% of the Part A and B deductibles.

Blue MedicareRx (Medicare Part D)[3] — Prescription drug coverage plans.

- **Blue MedicareRx Value Plus —** $33.30; comprehensive Part D plan offering many generics for as low as $1 for up to a 90 day supply.
- **Blue MedicareRx Premier —**$99.70; 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.

Dental

- **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 —** NEW $35.30 plan; 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 —** NEW $53.20 plan; 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.

Learn More

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, 2013 open enrollment period**. A BCBSMA Medex or Dental Blue 65 Preventive plan can be selected at any time of the year. To learn more about BCBSMA's Medicare coverage options, list of covered medications, and online and face-to-face sales seminars visit: www.bluecrossma.com/medicare or call **1-800-678-2265** (TTY: 1-800-522-1254), from 8 a.m. - 8 p.m., seven days a week through December 7.

Seniors and Medicare beneficiaries can also contact CMS for additional information by calling 1-800-MEDICARE (1-800-633-4227) 24 hours a day, seven days a week, or a Serving the Health Information Needs of Elders (SHINE) counselor can be reached by calling 1-800-243-4636.

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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 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.

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, premium and/or co-payments/co-insurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

[1] NCQA's Health Insurance Plan Rankings 2013—2014 — Medicare

[2]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.

[3] Anthem Insurance Companies, Inc., Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont are the legal entities which have contracted as a joint enterprise with the Centers for Medicare & Medicaid Services (CMS) and are the risk-bearing entities for Blue MedicareRx (PDP) plans. The joint enterprise is a Medicare-approved Part D Sponsor. Enrollment in Blue MedicareRx (PDP) depends on contract renewal.

For further information: CONTACT: Jenna McPhee (617) 246-7412 jenna.mcphee@bcbsma.com FOR MEDICARE QUESTIONS 1-800-678-2265 http://www.bluecrossma.com/medicare

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