

# Blue Medicare Advantage<sup>SM</sup>

Your Guide to Get Started



BlueCross BlueShield  
of North Carolina

# MEDICARE

Visit [BlueCrossNC.com/NewMedicareAdvantage](https://www.BlueCrossNC.com/NewMedicareAdvantage)

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U39313a, 11/23

# Welcome to **Blue** Medicare Advantage<sup>SM</sup>

## Use These Steps to Make the Most Out of Your Plan

1

### Sign up for **Blue Connect**<sup>SM</sup>

Visit [BlueCrossNC.com/SignUpForBC](https://BlueCrossNC.com/SignUpForBC) or scan the QR code below.

Learn more on page 4.



2

### Call your **Primary Care Physician (PCP)**

Schedule your **Annual Wellness Visit** within 90 days (completing this visit will **earn you a \$50 reward**).

Learn more on page 5.

3

### Fill out your **Member Authorization Request Form**

So we can speak with your loved ones about your care.

Learn more on page 5.

4

### Go paperless and sign up for **AutoPay**

Receive digital communications from Blue Cross and Blue Shield of North Carolina (Blue Cross NC), and sign up for AutoPay if you have a premium.

Learn more on page 5.

5

### Review your plan's **pharmacy benefits with your doctor**

Look for your preferred prescriptions and ask your doctor if generic options are available.

Learn more on pages 6-7.



### Our **Blue Cross NC Customer Service** can help you:

- **Understand your coverage** and Explanation of Benefits (EOB)
- **Find a provider** and schedule appointments
- **Learn about additional benefits** like dental, in-home care, transportation and more

For assistance, call the number on the back of your member ID card.



## Get Started

### 1 Sign up for Blue Connect – here are two easy ways:



**BlueConnect**

Visit [BlueCrossNC.com/SignUpForBC](https://BlueCrossNC.com/SignUpForBC) or scan the QR code.



Register on our free **Blue Connect Mobile<sup>SM</sup> app**  
Download the app from the iTunes App Store or Google Play.



#### Be sure to have your member ID card on hand, you'll need it to register.

Once you have Blue Connect, you can:

- **Find in-network providers**
  - On the home screen, select **Find Care**, then **Find a Doctor or Facility**
- Look up covered medications and locate a preferred pharmacy
  - On the home screen, select **Prescription**, then **Find a Drug** or **Find a Pharmacy**
  - Find more information about prescription benefits on page 6
- **Review your claims**
- Access supplemental benefits and wellness support
- If you have a premium, you can set up autopayments to have it automatically withdrawn from your bank account
- **And more**

### 2 Call your PCP and schedule your Annual Wellness Visit within 90 days of your plan's start date

**Did you know?** Once you go to your Annual Wellness Visit or Welcome to Medicare visit, we'll send you a **\$50 gift card**. You must be registered with Blue Connect to receive this reward. A routine annual physical is also eligible for the gift card.

**Give your doctor a call** to discuss any medications or necessary screenings.

Before scheduling any appointment, you should review your Evidence of Coverage (EOC). This is a complete list of your plan's coverage, costs, benefits and services. Visit [Medicare.BlueCrossNC.com/Forms-Library](https://BlueCrossNC.com/Forms-Library), then select **2024 Evidence of Coverage**, or call the **Customer Service** number on the back of your member ID card to receive a copy of your EOC. (Note: An EOC is different from an EOB, or Explanation of Benefits – see page 9 to learn about EOBs.) Your EOCs will also be available in Blue Connect on the coverage page.

### 3 Fill out your Member Authorization Request Form

As a member of Blue Cross NC, you have the right to receive information about your coverage and play an active part in your health care. If you have someone assisting with your care, you can make sure they're involved by authorizing us to disclose your health information to them.

You can do this with the Member Authorization Request Form (sometimes referred to as a HIPAA form). Visit [BlueCrossNC.com/MARForm](https://BlueCrossNC.com/MARForm) to print, complete and mail in the Member Authorization Request form so we can share your medical information with those who help manage your care.

### 4 Go paperless and sign up for AutoPay

Once you've signed up for Blue Connect, you can receive Blue Cross NC notifications online and have your premium payments withdrawn directly from your bank account (if you have a premium).

#### To receive paperless communications:

- Open the menu on the top right of the app's home screen
- Select **Profile**
- In the Contact Preferences Center section, select **Delivery Preferences**
- Select your delivery preferences for documents, notices, etc.

#### To sign up for AutoPay:

- Visit [BlueCrossNC.com/AutoPay](https://BlueCrossNC.com/AutoPay)
- Register and schedule your payments

## 5 Review your plan's pharmacy benefits with your doctor.\*

Your Blue Medicare Advantage benefit can help you save on prescriptions – here's how:

- Ask your doctor about generic medications. They work the same as brand name drugs, and many of them are available at no cost.
- Be sure to use preferred retail and mail order pharmacies where Blue Cross NC has negotiated the most savings for our members.
- **Review the formulary** with your doctor to find the expected drug cost and learn about any restrictions. You can access the formulary in **Blue Connect** by clicking on **Prescription** then select **Find a Drug**, or contact the Customer Service number on the back of your member ID card for additional information.
- Under your plan, a one-month supply of **insulin is never more than \$35**.
- Most Part D vaccines are covered at no cost for Blue Cross NC members.
- You can find out more about your formulary, generics and preferred retail pharmacies online at [BlueCrossNC.com/MedicarePharmacy](https://www.bluecrossnc.com/MedicarePharmacy).

### About your Part B premium

With all Medicare Advantage plans, you must continue to pay your Part B premium. If you have Blue Medicare Essential<sup>SM</sup> or Blue Medicare Medical Only<sup>SM</sup>, you will receive a portion of this premium back as a rebate in your Social Security check, or you will be billed a lower Part B premium depending on how you pay (you will begin seeing your rebate or premium reduction within two months of enrollment).\*\*

\* Pharmacy benefits are not available on all Medicare plans.

\*\* You must pay your own Part B premium to be eligible for the reduction. You cannot receive Medicaid or any other assistance from a health program that could potentially pay your Part B premium. If you also receive a Part B giveback from a secondary plan, you can receive both reductions up to – but not exceeding – the total amount of your Part B premium. Please note: It may take up to two months to receive your first reduction. (You'll receive both reductions in your first check/reduction.) Depending on how you pay your Part B premium, you'll see this reduction as a credit in your check or pension from Social Security, the U.S. Office of Personnel Management or the U.S. Railroad Retirement Board, or as a reduction in your Part B premium bill.



## We care about your health

Taking medications as prescribed is part of maintaining your health. These are a few ways we can help you stay on track and learn more about your medications:

- ✓ You may receive reminders to refill any maintenance drugs you're currently prescribed.
- 🔍 Eligible members can participate in a comprehensive medication review to get more information about how your prescribed medications work and any possible side effects.
- ✉️ You can have your prescriptions mailed to you from any in-network mail order pharmacy. You may save more by using one of our preferred mail order pharmacies, which are:
  - **AllianceRx Walgreens Pharmacy** ([alliancerxwp.com](https://alliancerxwp.com))
  - **Express Scripts Pharmacy** ([express-scripts.com](https://express-scripts.com))

You can register with them online, or call the Blue Cross NC Customer Service number on the back of your member ID card to receive an order form.

### About your Coverage Gap

According to the U.S. government:

Most Medicare drug plans have a coverage gap. This means there's a temporary limit on what the drug plan will cover for drugs.

Not everyone will enter the coverage gap. The coverage gap begins after you and your drug plan have spent a certain amount for covered drugs. Once you and your plan have spent \$5,030 on covered drugs in 2024, you're in the coverage gap. This amount may change each year.\* For more information, visit [Medicare.gov](https://www.Medicare.gov) and search for Coverage Gap.

\* Costs in the coverage gap. Medicare. (n.d.). [medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap](https://www.Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap)

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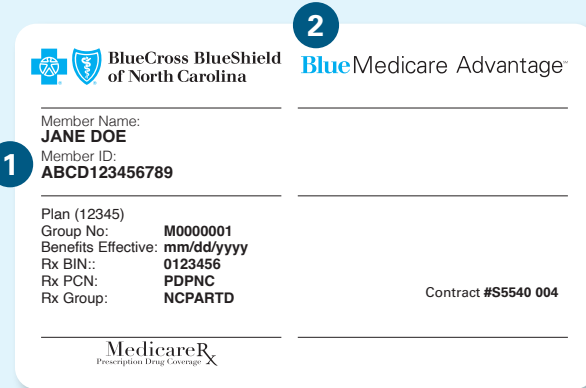




# Your Member ID Card

Your member ID card holds important information about your plan. Be sure to present it whenever you visit your doctor or any other health care provider.

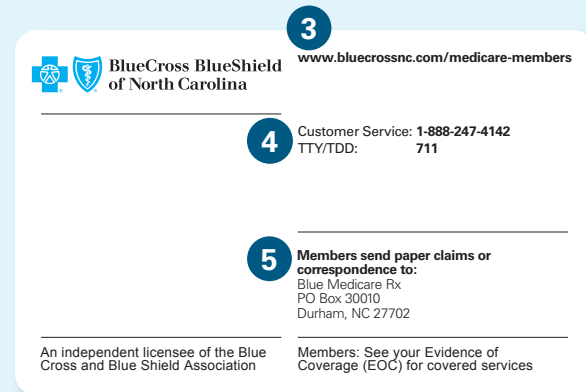
## Understand your member ID card



**1 Member ID** – This is your personal Blue Medicare<sup>SM</sup> member number; it begins with a series of letters (ABCD in this example).

**2 Your plan's name.**

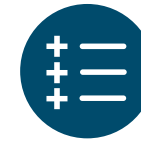
**3 Member website** – Visit this website for complete information on your coverage and much more.



**4 Customer Service** – Call this number when you have questions or concerns about billing, claims or any other issues.

**5 Mailing address** – This is the address to use whenever you want to send us something in writing.

For illustrative purposes only.



# Explanation of Benefits (EOB)

## Medical and hospital claims totals for 2024

	1	2	3	4	5
	Amount Billed	Amount Blue Cross NC Allowed	Amount Blue Cross NC Paid	Amount Denied	Your Share
<b>Totals for this month</b> (for claims processed from August 1, 2024, to August 31, 2024)	\$100	\$75	\$75	\$0	\$25
<b>Totals for 2024</b> (all claims processed through August 31, 2024, for services received in 2024)	\$100	\$75	\$75	\$0	\$25

For illustrative purposes only.

After you go to a doctor or other health care provider, you'll receive an EOB from us. You can see all your EOBs online by logging in to Blue Connect and clicking on the Claims tab. Please remember: An EOB is not a bill. You'll want to compare the amount you may owe on the EOB to your bill from the health care provider. If the amounts don't match, call Customer Service for assistance.

**1 Amount billed** – The amount your doctor (or other health care provider, such as a hospital) charged for a service.

**2 Amount allowed by plan** – The amount covered by the plan. This is a discounted rate Medicare or Blue Cross NC has negotiated with doctors, hospitals and other health care providers for a covered service to help keep costs low.

**3 Amount plan paid** – The amount Blue Cross NC paid on behalf of this plan.

**4 Amount denied** – This may be an amount for a service not covered by your plan or an amount above the allowed amount.

**5 Amount you may owe** – The amount you may have to pay; this amount should match the amount, if any, on the bill you receive from your provider.



## Additional Benefits



### Dental services

Coverage for dental services, including exams, X-rays and periodontal services. You'll receive a separate ID card in the mail for your dental services from **LIBERTY Dental®**. For more information about your dental coverage or to find a dentist in network, please visit [Client.LibertyDentalPlan.com/BCBSNC](http://Client.LibertyDentalPlan.com/BCBSNC).



### Vision services

Use your Blue Medicare Advantage plan for your eye exams plus a yearly allowance on prescription eyewear. Your Medicare Advantage HMO or PPO ID card allows you to access these benefits. HMO and PPO plans include a routine eye exam for \$10-\$25.\*

To get the most out of your available discounts and allowance, be sure to find an eye doctor in the network using our Find a Doctor tool.



### Hearing services

The **TruHearing®** program features a \$0 copayment on an annual hearing exam and a \$699-\$999 copay for hearing aids (one exam per ear, per year).

For more information and to schedule a hearing exam with a provider in your area, call 1-866-202-0093 (TTY: 711).\*

Be sure to check the handy quick reference guide on page 15 for more information on how to access your supplemental benefits.

\*Must use designated providers.

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### Fitness

The **Silver&Fit®** Healthy Aging and Exercise Program offers you a no-cost membership at a participating fitness center. The program also includes on-demand workout videos, a home fitness kit and custom workout plans. (Note: Some facilities may offer limited hours.)



### Non-emergency transportation (on select plans)

Blue Cross NC Medicare Advantage plans make it easy to get to-and-from doctor appointments, dental visits and your pharmacy with **SafeRide<sup>SM</sup>**. SafeRide provides flexible options to book a ride in advance or on-demand.

- 24 non-emergency, one-way rides per year
- Wheelchair-accessible vans and non-emergency ambulances also available
- Real-time status updates via SMS (text) notification



### Over-the-counter (OTC) card (on select plans)

You will receive an OTC allowance card in the mail to keep and use toward the purchase of OTC health and wellness products available through our OTC vendor. To shop for items, find eligible stores or check your balance, visit [MyBenefitsCenter.com](http://MyBenefitsCenter.com). Don't discard your OTC allowance card. Unlike a gift card, it resets quarterly (January, April, July, & October), so be sure to take advantage of your full benefit.\*



### Support for caregivers

**Carallel®** provides live support to family members caring for their loved ones. If you have questions about managing a loved one's health care, Carallel's Care Advocates are available by phone (1-877-740-2870), email or chat to provide live, one-to-one support and guidance. Be sure to visit the **MyCareDesk®** digital platform at [BlueCrossNC.MyCareDesk.com](http://BlueCrossNC.MyCareDesk.com). It provides tools and resources to help you make decisions about senior living, in-home care, finances and more.



### Post-discharge meals

**Mom's Meals®** is a benefit for all Blue Medicare Advantage members who have been discharged from the hospital. Available at no additional cost, you'll receive two meals per day for 14 days, delivered right to your door. These nutritious meals are based on the diet or meal plan your doctor recommends after your discharge from an inpatient hospital or other qualifying facility. A nurse advocate from Blue Cross NC will call you to arrange delivery.

\*Amount varies by plan. Allowance card refilled each quarter. Amount does not roll over quarter-to-quarter.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a federally registered trademark of ASH. All programs and services are not available in all areas and are subject to change. This program includes the Standard network. Premium network may have monthly costs. Some facilities may offer limited hours.

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## Additional Benefits for Health & Home



### Home safety devices

To help you lower your risk of falling, you can receive two home safety devices per year at no cost to you. Home safety devices include night lights, grab bars, anti-slip mats, raised toilet seats and so much more. You'll receive an approved list of devices by mail and can order by phone or online. (Devices must be ordered from approved product list using designated provider.)



### Personal Emergency Response System (PERS)

Get help with the push of a button. Your plan includes a wearable device that will connect you with a call center and get you the emergency services you need. Most devices also include fall detection, GPS tracking and an app to alert family or caregivers. Contact **Connect America**® at 877-909-4179.



### Telehealth

At Blue Cross NC, we've been covering telehealth visits for over 20 years. Our Blue Medicare Advantage plans include our commitment to virtual care and provide coverage for behavioral health and primary care telehealth visits.



### Skilled nursing facility benefit

Blue Medicare Advantage plans cover care in a skilled nursing facility for up to 100 days per benefit period. With Original Medicare, you may have to pay a copay for days 61–100. With Blue Medicare Advantage, your copay for days 61–100 is \$0.



### In-home assistance (on select plans)

The **CareLinx** network of pre-screened, professional caregivers provides you with extra help in your home when you need it.\* CareLinx's dedicated staff works with you to understand your in-home assistance needs including your schedule and caregiver preferences. Within one to two weeks, you'll be matched with candidates who best meet your needs.

- Personalized caregiver matching
- 60 hours per year of in-home support services
- Help with meal preparation, bathing, medication reminders and more

\* Some restrictions and limitations apply. Minimum of two hours per visit.

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## Privacy and Communications

Your privacy is important to us. We only share your data with partners who can help you manage your health. You can expect to receive communications about:

- Medical screenings
- Immunizations and flu shots
- Additional benefits included with your plan
- Comprehensive medication reviews from our pharmacy team (for eligible members)

### Blue Medicare Advantage™

#### Connect with a Medicare expert at your local Blue Cross NC Center



With locations across the state, we make it easy to get the answers you need when you need them. Call, visit or meet virtually with a Blue Medicare plan expert today.



Phone: 1-888-275-7513 (toll free)



Online: [BlueCrossNC.com/Centers](https://www.bluecrossnc.com/centers)

#### Or contact Customer Service 7 days a week, 8 a.m. – 8 p.m. ET



HMO: 1-888-310-4110 (TTY: 711) PPO: 1-877-494-7647 (TTY: 711)

\* Amount varies by plan. Allowance card refilled each quarter. Amount does not roll over quarter-to-quarter.

\*\* Some restrictions and limitations apply. Minimum of two hours per visit.

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TruHearing is a registered trademark of TruHearing, Inc. TruHearing is an independent company and does not offer Blue Cross or Blue Shield products or services.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a federally registered trademark of ASH. All programs and services are not available in all areas and are subject to change. This program includes the Standard network; Premium network may have monthly costs. ASH does not offer Blue Cross or Blue Shield products or services.

InComm is an independent company providing allowance cards for health and wellness products on behalf of Blue Cross NC. OTC Network does not offer Blue Cross or Blue Shield products or services.

SafeRide, Carallel, CareLinx and Connect America contract with Blue Cross NC to provide supplemental benefits on behalf of Blue Cross NC. They do not provide Blue Cross or Blue Shield products or services.



# Quick Reference Guide

Blue Medicare Advantage™

## Keep this chart so you can easily find the resources you need.

Blue Medicare Advantage includes the following benefits to help you live well:

Benefit	To Learn More	Provided By
<b>Vision Care</b> Eye exams and prescription eyewear.	Log in to <b>Blue Connect</b> to find a provider.	Community Eye Care (CEC™)
<b>Dental Care</b> Oral exams, cleanings, X-rays and more.	<b>Client.LibertyDentalPlan.com/BCBSNC</b> <b>1-866-544-4350</b> (TTY: 1-877-855-8039)	LIBERTY Dental Plan
<b>Hearing Services</b> Hearing aids and routine exams.	<b>TruHearing.com/BCBSNCMA</b> <b>1-855-238-5535</b>	TruHearing
<b>Fitness Program</b> Gym or virtual classes plus a home fitness kit.	<b>BlueConnectNC.com</b> <b>1-888-797-8058</b>	Silver&Fit
<b>Over-the-Counter (OTC) Allowance Card</b> Purchase health and wellness products.*	<b>MyBenefitsCenter.com</b> <b>1-833-569-2330</b>	OTC Network®
<b>Home Safety Devices</b> Choose two catalog products at no cost.		
<b>Non-Emergency Medical Transportation</b> 24 one-way rides per year.	<b>BlueConnectNC.com</b> First-time users: <b>1-888-617-0271</b>	SafeRide
<b>Support for Caregivers</b> Personalized coaching and resources.	<b>BlueCrossNC.MyCareDesk.com</b> <b>1-877-740-2870</b>	Carallel
<b>In-Home Assistance</b> 60 hours per year of in-home support services.**	<b>CareLinx.com/BlueCrossNC</b> <b>1-855-524-1211</b>	CareLinx
<b>Personal Emergency Response System</b> A wearable device with one button emergency calling.	<b>BlueCrossNC.ConnectAmerica.com</b> <b>1-877-909-4179</b>	Connect America

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Cut Here





## Scan to access Blue Connect

your member website where you can find complete information about your coverage **24 hours a day, 7 days a week.**

### Seniors' Health Insurance Information Program (SHIIP)

**Phone:** 1-855-408-1212 (TTY: 711)

**Hours:** Mon. – Fri., 8 a.m. – 5 p.m.

**Email:** [ncdoi.ncshiiip@ncdoi.gov](mailto:ncdoi.ncshiiip@ncdoi.gov)

SHIIP is a state consumer division of the North Carolina Department of Insurance. SHIIP assists with Medicare, Medicare Part D, Medicare Supplement, Medicare Advantage, Medicare fraud and abuse and long-term care insurance questions.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the Customer Service number on the back of your ID card for assistance.

*Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número para servicio al cliente que aparece en el reverso de su tarjeta del seguro para obtener ayuda.*

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BlueCross BlueShield  
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