



# 2024 Medicare Advantage Plans

Monthly premiums as low as **\$0** and a Medicare **Part B Premium Reduction** benefit! **More coverage, more benefits, and more opportunities for healthy living - but with less hassle.**



Capital Blue Cross  
Medicare

Capital Blue Cross is an Independent Licensee of the Blue Cross Blue Shield Association.

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# More options. Less settling.

For more than 80 years, Capital Blue Cross has been improving the health and well-being of our members and the communities we serve. We are proud of our long-standing reputation for exceptional customer service and easy access to high-quality healthcare. Rooted in Central Pennsylvania and the Lehigh Valley, backed by national strength, we go the extra mile for you.

That's why you can trust Capital Blue Cross Medicare options. You can expect more of what you want and less of what you don't. **More coverage, more benefits, more opportunities for healthy living — but with less hassle.**



### More coverage

- Monthly premiums as low as \$0.
- \$0 medical deductibles.
- PCP visits as low as \$5 copay.
- \$0 prescription drug deductibles.
- Prescription drug copays as low as \$0.
- \$0 copay for virtual care visits.



### More benefits

- Annual allowance for dental, vision, and hearing.
- Transportation benefit on most plans.
- Quarterly allowance for over-the-counter (OTC) drugs and supplies.
- National network for PPO members.
- Local member support.
- Medicare Part B premium reduction option.

Call **800.990.4201 (TTY: 711)** to review your Medicare options and learn how you can get more coverage with less hassle.

## More opportunities for healthy living

- \$0 copay for annual routine physical exam and Medicare-covered preventive services.
- No-cost SilverSneakers<sup>®\*</sup> fitness membership, with access to thousands of participating locations nationwide.
- Health education sessions with a certified coach.
- Member rewards program for completing health and wellness activities.
- No-cost diabetes prevention, management, and reversal programs with a \$0 copay for self-monitoring and diabetic supplies.
- Blue365<sup>®†</sup> gives members deals and discounts on personal care items, nutrition, and fitness.

## Part B premium reduction benefit

A Medicare plan option that allows members to reduce their monthly Medicare Part B premium. Ask us about Capital Blue Cross Value (PPO) to learn how you can save up to \$300 in your Medicare Part B premium in 2024.

## My Flex Benefit Card — one card, more benefits!

My Flex Benefit Card is an easy, convenient way to access plan allowances toward over-the-counter products, healthy food and produce, and a flexible spending benefit—all loaded on a single card and ready to use any time.

### Over-the-counter products

Members receive a quarterly allowance toward health and wellness products and can use their card to purchase products like pain relievers, cold remedies, toothpaste, first aid supplies, and home monitoring devices such as blood pressure cuffs.

### Healthy food allowance

Members who qualify<sup>§</sup> will receive a quarterly allowance on their My Flex Benefit Card to purchase healthy foods, including dairy, fruits, vegetables, meats, and whole grains. Qualifying chronic conditions include diabetes, cardiovascular disorders, chronic lung disorder, and chronic heart failure.

### Flexible spending account

The Capital Blue Cross Value (PPO) includes a \$400 annual allowance on My Flex Benefit Card that can be used toward covered dental, vision, or hearing services. In order to use your allowance, be sure to confirm that your provider accepts Visa<sup>®</sup>.

### How does it work?

You'll automatically receive your My Flex Benefit Card in the mail when you enroll. Participating retailers for OTC and healthy food include CVS, Dollar General, Family Dollar, Giant, IndependentRx, Walmart/Sam's Club, and Walgreens. If you have questions about your My Flex Benefit Card, call **855.643.8330** or log on to [MyFlexBenefitCard.co](https://www.MyFlexBenefitCard.co).

<sup>§</sup>Eligibility is determined by Capital Blue Cross based on chronic conditions through medical claims data based on an office visit for qualifying conditions



# What do you know about Medicare?

## Original Medicare

Original Medicare consists of Part A and Part B. Original Medicare covers only about 80 percent of your medical expenses and doesn't include prescription drug coverage.



### Part A is hospital coverage.

Part A helps cover inpatient care in hospitals, including critical access hospitals and long-term care hospitals.



### Part B is medical coverage.

Part B helps cover medical services like doctors' services and outpatient care.

## The other parts of Medicare



### Part C is also known as Medicare Advantage.

Part C is provided by Medicare Advantage plans like Capital Blue Cross and includes all of Part A and Part B, as well as extra benefits like dental, vision, and hearing.



### Part D is prescription drug coverage.

Part D is designed to help lower your prescription drug costs. Part D is available in standalone plans or may be included with a Medicare Advantage plan.

# Medicare Advantage plans for every budget



## How does a Medicare Advantage plan work?

Also known as Medicare Part C, Medicare Advantage plans offered through private insurers like Capital Blue Cross provide members with Medicare Part A and Part B coverage, plus extra benefits that Original Medicare does not provide.

Unlike Original Medicare, with Capital Blue Cross, you get a plan for all your coverage—hospital, medical, and prescription drug. Instead of relying on Medicare Part A to cover hospital insurance, Part B to cover medical insurance, and a separate Part D plan for prescription drugs, they are all covered by one easy to use Capital Medicare Advantage plan.

## How do HMO and PPO plans differ?

With a Health Maintenance Organization (HMO) plan, your Primary Care Physician (PCP) acts as a gatekeeper and advocate for your care. Referrals are not required, but you must use providers that participate in the plan's provider network.

With a Preferred Provider Organization (PPO) plan, you have the freedom to see the doctors you choose, also without the need for referrals. Plus, you have access to one of the largest networks of hospitals, physicians, and medical professionals in central Pennsylvania and the Lehigh Valley – with a national network that has you covered when you are away from home.

## Who is eligible?

1. You must have both Medicare Part A and Part B.
2. You must be a permanent resident of one of the following counties: Adams, Berks, Centre, Columbia, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, or York.
3. Not all plans are available in all counties. Use the plan preview page to determine the plans available in your area.

## Choose from a broad range of Medicare Advantage plans with prescription drug coverage:

- Capital Blue Cross Value (PPO).
- Capital Blue Cross Select (PPO).
- Capital Blue Cross Enhanced (PPO).
- BlueJourney Classic (PPO).
- BlueJourney Prime (PPO).
- BlueJourney Essential (HMO).
- BlueJourney Value (HMO).
- BlueJourney Premier (HMO).

If you need help finding the plan that best fits your personal situation, call us at **800.990.4201 (TTY: 711)**.

# Capital Blue Cross PPO Plans

	Capital Blue Cross Value PPO	Capital Blue Cross Select PPO	Capital Blue Cross Enhanced PPO
	Region 1	Region 1 & 2	Region 1
<b>Monthly premium</b>	<b>\$0</b>	<b>\$0</b>	<b>\$22</b>
Part B premium reduction	\$25	Not applicable	Not applicable
Medical deductible	\$0	\$0	\$0
Maximum out-of-pocket	\$8,500	\$7,000	\$6,000
Primary care doctor visit	\$10 copay	\$5 copay	\$5 copay
Specialist care doctor visit	\$45 copay	\$40 copay	\$25 copay

<b>\$0 deductible prescription drug coverage Preferred pharmacy – 30-day supply</b>			
Tier 1: Preferred generic	\$0 copay	\$0 copay	\$0 copay
Tier 2: Generic	\$12 copay	\$5 copay	\$0 copay
Tier 3: Preferred brand	\$47 copay		
Tier 4: Non-preferred	\$100 copay		
Tier 5: Specialty	33% coinsurance		
Insulin	\$35 copay		

## Important tips when selecting the plan that's right for you:

- Consider your personal budget and the monthly premium amounts. Remember, in addition to the plan premium, you must continue to pay your Medicare Part B premium.
- Make sure your doctors and health care providers are in the network and know your cost-share for each type of provider.
- Remember that the maximum out-of-pocket is the most that you will pay out-of-pocket for covered medical services, giving you peace of mind knowing there is a limit.

Not all plans are available in all areas. Use the plan preview above to determine plans available in your area.

**Region 1** includes Berks, Centre, Columbia, Dauphin, Juniata, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, and Union counties.

**Region 2** includes Adams, Cumberland, Franklin, Fulton, Lancaster, Lebanon, and York counties.

This is not a complete list of benefits. For more details, refer to the Summary of Benefits. For a complete description of plan benefits, exclusions, limitations, and conditions of coverage, see the Evidence of Coverage.

# BlueJourney PPO and HMO Plans

	BlueJourney Classic PPO	BlueJourney Prime PPO	BlueJourney Essential HMO	BlueJourney Value HMO	BlueJourney Premier HMO
	Region 1 & 2	Region 1 & 2	Region 1 & 2	Region 1 & 2	Region 1 & 2
<b>Monthly premium</b>	<b>\$60</b>	<b>\$177</b>	<b>\$0</b>	<b>\$65</b>	<b>\$117</b>
Part B premium reduction	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Medical deductible	\$0	\$0	\$0	\$0	\$0
Maximum out-of-pocket	\$7,500	\$5,000	\$6,500	\$5,500	\$3,700
Primary care doctor visit	\$5 copay	\$5 copay	\$5 copay	\$5 copay	\$5 copay
Specialist care doctor visit	\$30 copay	\$25 copay	\$30 copay	\$25 copay	\$20 copay

<b>\$0 deductible prescription drug coverage Preferred pharmacy – 30-day supply</b>					
Tier 1: Preferred generic	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Tier 2: Generic	\$5 copay	\$5 copay	\$10 copay	\$5 copay	\$0 copay
Tier 3: Preferred brand	\$47 copay				
Tier 4: Non-preferred	\$100 copay				
Tier 5: Specialty	33% coinsurance				
Insulin	\$35 copay				

## More important tips when selecting a plan:

- Make sure your drugs are on the drug formulary. A drug formulary is a list of drugs covered by the plan. The list includes both brand name and generic drugs.
- Make sure your pharmacy is in the pharmacy network, or consider your mail order options.
- Know what tier your drugs fall into so that you have a good understanding of your cost-share.

This is not a complete list of benefits. For more details, refer to the Summary of Benefits. For a complete description of plan benefits, exclusions, limitations, and conditions of coverage, see the Evidence of Coverage.

# Important Medicare enrollment dates



## Pre-enrollment

You can begin shopping and comparing plans so you are educated about your options and ready to enroll when the Annual Enrollment Period (AEP) begins.



## Annual Enrollment Period

If you're eligible to enroll, you can enroll into, switch, or drop coverage in a Medicare Advantage plan.



## Open Enrollment Period

Medicare Advantage members can return to original Medicare or select a different Medicare Advantage plan during this time.



Plan changes are limited to beneficiaries with a Special Enrollment Period (SEP). An example of an SEP is loss of employer coverage. For a list of SEPs, go to **Medicare.gov** or call us to learn if you may qualify. SEPs can also occur during other times of the year.





# How to enroll

You may enroll in a Medicare Advantage plan only during certain times of the year. Contact us for details. There are a number of ways to enroll:



## Call us

To enroll by phone or to schedule an in-person appointment with a licensed agent, call toll-free at **800.990.4201 (TTY: 711)**.

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## Mail

Complete a paper enrollment form and return to us either using the postage paid envelope (if provided) or by mailing to:

**Medicare Programs**  
PO Box 779827  
Harrisburg, PA 17177-9827

*Please do not send cash or a check with your enrollment form.*

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## Enroll online

Enroll at **CapitalBlueMedicare.com**.

Medicare beneficiaries can also enroll in a Capital Medicare Advantage plan through the CMS Online Enrollment Center at **Medicare.gov**.

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## Capital Blue Cross Connect

Visit a Capital Blue Cross Connect health and wellness center. Visit **CapitalBlueCrossConnect.com** for hours and locations.

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## Local sales agent

Contact your local sales agent to help you shop plans and enroll into the Capital Blue Cross Medicare plan that's right for you. If you need help finding a local agent in your area, call us at **800.990.4201 (TTY: 711)**.

# What to expect when you enroll as a new member

- 1 As confirmation that we have received your enrollment request, we will mail you an **enrollment request receipt letter**.
- 2 Once Medicare has approved your enrollment in the plan, we will send you an **enrollment verification letter**.
- 3 It's very likely that we will attempt to reach you by phone for a **welcome call** to make sure you have everything you need and to see if you have any questions about your coverage. We want to make sure you get the most from your health coverage, so we hope we get the opportunity to speak with you.
- 4 You will receive your **Capital Blue Cross ID card** in the mail. Remember to show this card to your provider to help ensure timely claims processing.
- 5 Once you enroll in a Capital Blue Cross Medicare plan, you will receive a **My Flex Benefit Card** from us. This card will be mailed separately from your Capital Blue Cross ID card.
- 6 We will mail you our **New Member Guide** which includes helpful information about getting the most from your coverage and how to contact us if you have questions.

## Member Services

Help is just a phone call away. We are proud to be your local health plan with local customer service.

**PPO members: 866.987.4213 (TTY: 711) or [MedicareAdvantagePPO@capbluecross.com](mailto:MedicareAdvantagePPO@capbluecross.com).**

**HMO members: 800.779.6962 (TTY: 711) or [MedicareAdvantageHMO@capbluecross.com](mailto:MedicareAdvantageHMO@capbluecross.com).**

Hours are Monday through Sunday, 8:00 AM ET – 8:00 PM ET, October 1 through March 31. From April 1 through September 30, hours change to Monday through Friday, 8:00 AM ET – 8:00 PM ET. After these hours, you can leave a message on our secure voice messaging system.



## Visit us at Capital Blue Cross Connect

At our Capital Blue Cross Connect health and wellness centers, the focus is on you and your health. Of course, we can help you understand your health plan—but we offer so much more! Most activities and resources are free for members!

**Health and wellness support** — Schedule an appointment with a certified health coach for important screenings (blood pressure, cholesterol, blood sugar, and more), personal training sessions, or wellness and nutrition consultations.

**Special seminars** — From cooking classes to weight loss, we offer a number of wellness workshops to help you be your healthy best.

**Fitness classes** — Take virtual fitness classes and improve your overall strength, flexibility, and mobility. We offer fitness classes for every age and stage of life. Sign up for a free virtual class today!

**On-site representatives** — Sit down with a licensed insurance representative and learn about your specific healthcare coverage.

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To learn more or to schedule an appointment, go to **CapitalBlueCrossConnect.com** or call us at **855.505.2583 (TTY: 711)**.

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### Locations

#### Allentown

1221 Hamilton Street  
Allentown, PA 18102

#### Chambersburg

WellSpan Health Campus  
12 St. Paul Drive  
Chambersburg, PA 17201

#### Enola

Hampden Marketplace  
4500 Marketplace Way  
Enola, PA 17025

#### Saucon Valley

The Promenade Shops  
at Saucon Valley  
2845 Center Valley Parkway  
Center Valley, PA 18034

#### York

Apple Hill Medical Center  
25 Monument Road  
York, PA 17403

