BlueSecure℠
Options to lower your Medicare out-of-pocket costs

What’s inside:
• Details about new plan options
• How BlueSecure plans work
• What happens after you enroll

live your Blue life℠
How does BlueSecure work?

BlueSecure works with Medicare Parts A and B.

You must be enrolled in Original Medicare (Parts A and B) before you can enroll in BlueSecure retiree supplemental medical coverage. Medicare will cover its share of your doctor and hospital bills. A BlueSecure plan will help to cover the remaining costs.

Each year, Medicare can change the copayments and deductibles it will cover. Depending on the plan you choose, BlueSecure may adjust to cover the remaining deductible and coinsurance. Your BlueSecure plan will renew every year as long as you pay your premium and the plan is available.

Here are your three BlueSecure plan choices for this year:

(please refer to benefit highlights for additional details)

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<th>Medicare Part A Pays for</th>
<th>Medicare Part B Pays for</th>
<th>BlueSecure Enhanced Plan 3 Pays for</th>
<th>BlueSecure Enhanced Plan 4 Pays for</th>
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1 Member must pay $2,340 deductible before plan pays. This amount may change in 2021.

2 Covers up to 515 consecutive days of hospitalization

3 Covers 21st through 100th day of skilled nursing care

4 Foreign Country: Pays 80% after $250 annual deductible up to a Lifetime Max. of $50,000. Services must be rendered within 60 days of travel outside the U.S.
Introducing your Medicare options

Your OSU health coverage will change from the current individual Blue Cross and Blue Shield of Oklahoma (BCBSOK) Medicare Supplement Plan offerings to the BCBSOK BlueSecure™ Retiree Group Supplemental Medical Plans. You will continue to have the freedom and security of medical and prescription drug coverage that goes wherever you go. Your retiree group Medicare plan includes three enhanced BlueSecure options. Your BlueSecure plan works with Original Medicare to cover your medical and hospital costs.

We’re here to help you understand the benefits of each plan, how to get started, and what to expect after you enroll. This change will require you to take action to either enroll in one of the three new plan offerings, or decline future coverage.

Cover the out-of-pocket costs that Medicare doesn’t

With Original Medicare, basic coverage includes hospital and medical benefits from Medicare Parts A and B. But Medicare only covers about 80% of those costs. BlueSecure fills some of the gaps for medical and hospital care that Medicare doesn’t cover, like coinsurance, copays, and deductibles. Be sure to choose a Part D prescription drug plan like Blue Cross Group MedicareRx (PDP)℠ to help cover your outpatient prescription drugs.

You’re covered anywhere you travel in the U.S. You can see any doctor who accepts Medicare, and you never need a referral to see a specialist.

Let’s get started.

It only takes a few minutes to get covered. Just follow these simple steps:

1. If you haven’t signed up for Original Medicare Part A and Part B yet, contact your local Social Security office or go to www.ssa.gov to enroll online.

2. Review this brochure and the plan documents.

3. It’s time to enroll! Follow the enrollment instructions provided by your benefit administrator.

4. Watch your mailbox for your member ID card. You should receive it 7 to 14 days before your eligibility or effective date.

5. Be sure to register for Blue Access for Members™ (BAM™) at www.bluememberok.com right away. It is your online portal for benefit and claims information, as well as links to your full formulary, pharmacy locator, and provider finder tool.
Get help paying for your prescription drugs

A Medicare Part D plan like Blue Cross Group MedicareRx™ helps you stay healthy and protects you against high pharmacy costs. Medicare Part D plans cover commonly used outpatient medications. Plan benefits include:

- A comprehensive drug list (formulary)
- Convenient home delivery and online ordering
- A nationwide network of pharmacies
- The confidence of knowing your coverage is backed by one of the state's leading health insurers

See the separate Blue Cross Group MedicareRx™ enrollment kit for details about this plan.

Questions about your plan?

Talk to your benefit administrator or refer to the Summary of Benefits for details.

Call the Education Helpline at 1-888-984-4102 TTY 711 after September 15.

We are open September 15 – January 31 - daily, 8:00 a.m. to 9:00 p.m. Central Time

February 1 – August 30 - Monday through Friday, 8:00 a.m. to 8:00 p.m. local time.

Alternate technologies (for example, voicemail) will be used on weekends and holidays.

Get more from your Medicare.

This information is a solicitation for insurance. This information is not a complete description of benefits.

BlueSecure℠ Plan Notice:

BlueSecure, a retiree group supplemental medical plan, is offered by Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Not connected with or endorsed by the U.S. Government or Federal Medicare Program.

Medicare Part D Plan Notice:

Prescription drug plans provided by HCSC Insurance Services Company (HISC), an Independent Licensee of the Blue Cross and Blue Shield Association. A Medicare-approved Part D sponsor. Enrollment in HISC’s plans depends on contract renewal.