



Blue Cross Group Medicare OptionsSM

live
your
Blue
lifeSM



Lower your out-of-pocket costs

with a BlueSecure retiree supplemental medical plan

Keep this information for reference.

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

Introducing BlueSecure, your retiree Medicare plan.

Your retiree health coverage includes BlueSecure Medicare Supplement Insurance. You will continue to have the freedom and security of medical coverage that goes wherever you go. Your BlueSecure plan works pays secondary to Original Medicare to cover your medical and hospital costs.

You must take action to either enroll in one of the three plan offerings, or decline future coverage.

Cover the out-of-pocket costs that Medicare doesn't.

Original Medicare Part A and Part B cover about 80% of your hospital and medical 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)SM to help cover your outpatient prescription drugs.

With BlueSecure, 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 yet, contact your local Social Security office or go to www.ssa.gov to enroll online. You must be a retiree enrolled in Medicare Part A and Part B and continue to pay any required Part A or Part B premiums, IRMAA surcharges and late enrollment penalties.
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 will receive it after your enrollment is complete.
5. Be sure to register for **Blue Access for Members**SM at www.bluememberok.com right away. It is a secure digital tool designed to give you quick, easy access to the health information you need. Bookmark it on your computer and download the easy-to-use mobile app. If you already have a BAMSM account, you will not need to create a new one.
 - View claims status and up to 18 months of activity.
 - Access coverage and benefit information.
 - Find a doctor or urgent care facility.
 - Request an ID card or print a temporary ID.

How does BlueSecure work?

BlueSecure works with Medicare Parts A and B.

Medicare will pay its share of your doctor and hospital bills. BlueSecure will help to cover the remaining costs. Each year, Medicare can change the copayments and deductibles it will cover. Depending on your plan, 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. See the plan documents in this enrollment kit for details about your coverage and any out-of-pocket costs.

Here are your three BlueSecure plan choices:

Please refer to the outline of coverage for additional details.

	Medicare Part A	Medicare Part B	BlueSecure SM Plan 3	BlueSecure SM Plan 4 ¹	BlueSecure SM Plan 5
Inpatient Hospital	✓		✓ ²	✓ ¹	✓ ²
Skilled Nursing	✓		✓ ³	✓ ^{1,3}	✓ ³
Hospice Care	✓		✓	✓ ¹	✓
Inpatient Physician Visits		✓	✓	✓ ¹	✓
Preventive Care		✓	✓	✓ ¹	✓
Blood	✓	✓	✓	✓ ¹	✓
X-rays		✓	✓	✓ ¹	✓
Laboratory Services		✓	✓	✓ ¹	✓
Speech & Physical Therapy		✓	✓	✓ ¹	✓
Medical Equipment & Supplies		✓	✓	✓ ¹	✓
Foreign Travel Emergency Care			✓ ⁴	✓ ^{1,4}	✓ ⁴
Part B Excess Charges			✓	✓ ¹	✓
Part B Deductible			✓	✓ ¹	

¹ In Plan 4, the member must pay the \$2,800 deductible before the plan begins to pay. This amount may change in 2025.

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.

Get help paying for your prescription drugs

A Medicare Part D plan like Blue Cross Group MedicareRxSM 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 a leading, member-focused health insurer.

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



Questions about your group retiree plan?

Talk to your benefit administrator or refer to the plan documents for details.

Or call the Education Helpline for more information. **1-877-842-7564** TTY 711

We are open October 1 – March 31: Daily, 8:00 a.m. to 8:00 p.m., Local Time

April 1 – September 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.

Not connected with or endorsed by the U.S. Government or Federal Medicare Program. This information is a solicitation for insurance. This information is not a complete description of benefits.

BlueSecure Plan Notice:

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Prescription Drug Plan Notice:

Prescription drug plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. A Medicare-approved Part D sponsor. Enrollment in HCSC's plans depends on contract renewal.