



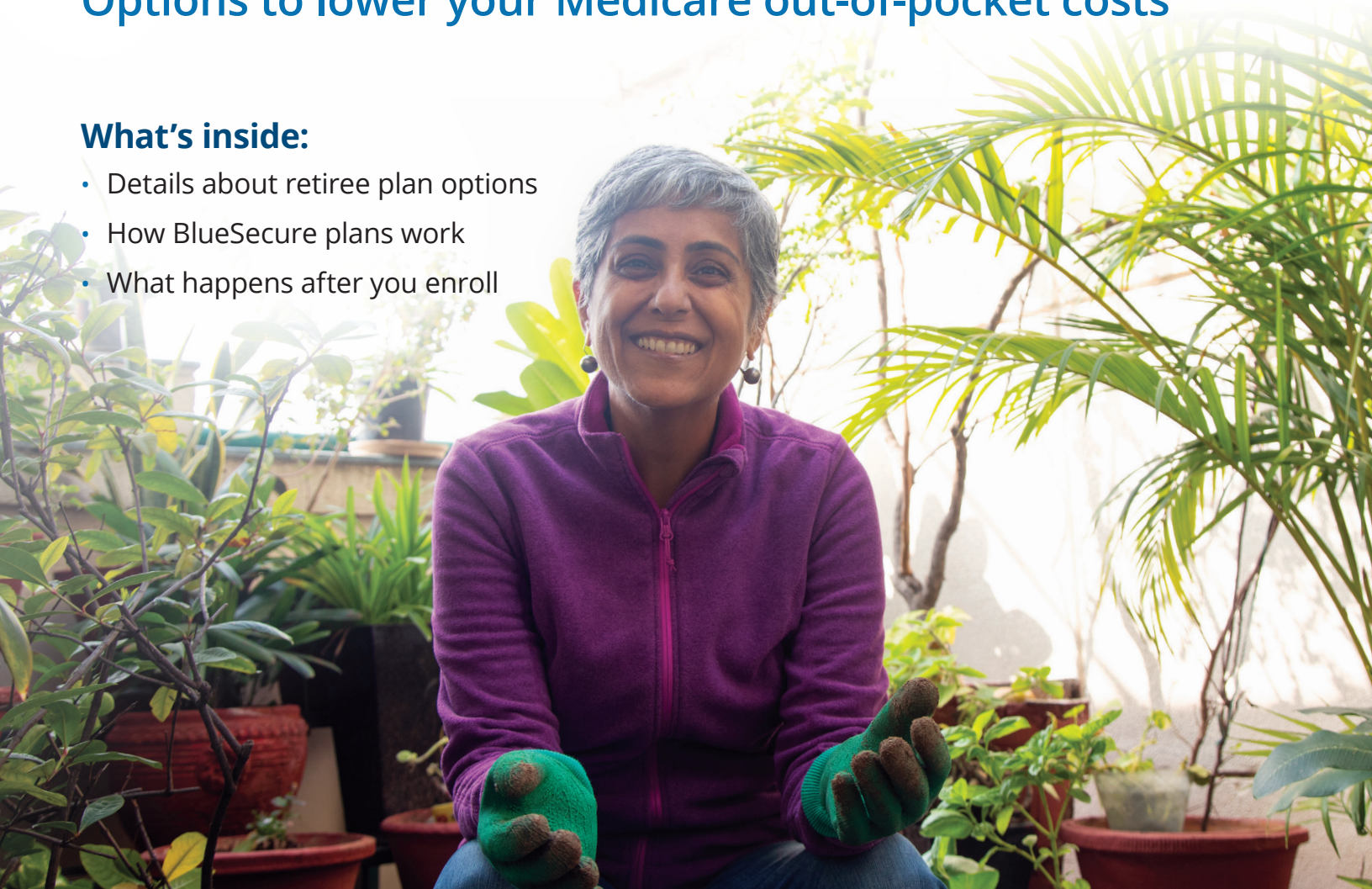
Blue Cross Group Medicare Options<sup>SM</sup>

# BlueSecure<sup>SM</sup>

## Options to lower your Medicare out-of-pocket costs

### What's inside:

- Details about retiree plan options
- How BlueSecure plans work
- What happens after you enroll



live your  
**Blue life**<sup>SM</sup>



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

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# 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. 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 Plan 3	BlueSecure Plan 4 <sup>1</sup>	BlueSecure Plan 5
Inpatient Hospital	✓		✓ <sup>2</sup>	✓ <sup>1</sup>	✓ <sup>2</sup>
Skilled Nursing	✓		✓ <sup>3</sup>	✓ <sup>1,3</sup>	✓ <sup>3</sup>
Hospice Care	✓		✓	✓ <sup>1</sup>	✓
Inpatient Physician Visits		✓	✓	✓ <sup>1</sup>	✓
Preventive Care		✓	✓	✓ <sup>1</sup>	✓
Blood	✓	✓	✓	✓ <sup>1</sup>	✓
X-rays		✓	✓	✓ <sup>1</sup>	✓
Laboratory Services		✓	✓	✓ <sup>1</sup>	✓
Speech & Physical Therapy		✓	✓	✓ <sup>1</sup>	✓
Medical Equipment & Supplies		✓	✓	✓ <sup>1</sup>	✓
Foreign Travel Emergency Care			✓ <sup>4</sup>	✓ <sup>1,4</sup>	✓ <sup>4</sup>
Part B Excess Charges			✓	✓ <sup>1</sup>	✓
Part B Deductible			✓	✓ <sup>1</sup>	

<sup>1</sup> In Plan 4, the member must pay the \$2,370 deductible before the plan begins to pay. This amount may change in 2023.

<sup>2</sup> Covers up to 515 consecutive days of hospitalization

<sup>3</sup> Covers 21st through 100th day of skilled nursing care

<sup>4</sup> 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 retiree health coverage includes BlueSecure retiree supplemental medical coverage. You will continue to have the freedom and security of medical coverage that goes wherever you go. 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. 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)<sup>SM</sup> 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.** You must be a retiree enrolled in Medicare Part A and Part B. If you haven't signed up yet, contact your local Social Security office or go to [www.ssa.gov](http://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 will receive it after your enrollment is complete.
- 5.** Be sure to register for **Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>)** at [www.bluememberok.com](http://www.bluememberok.com) right away. It is a secure website designed to give you quick, easy access to the health information you need. Bookmark it on your computer or download the easy-to-use mobile app .
  - View claims status and up to 18 months of claim activity.
  - Access coverage and benefit information.
  - Find a doctor or urgent care facility.
  - Request an ID card or print a temporary ID.

You must continue to pay any required Part A or Part B premiums. These are usually deducted from your Social Security benefit.

## 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 a leading, member-focused health insurer.

**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 plan documents for details.

# 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, 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.