## 2019 Regence Medicare Advantage Plan Information

Thank you for your interest in applying for the Regence BlueShield of Idaho Medicare Advantage plan. Below are links to the items which are part of the Enrollment Packet you would receive if we were to mail it to you. Please take note and make sure to review the information. You will be receiving an "Enrollment Verification Letter" from Regence BlueShield of Idaho within 15 calendar days of the application receipt.

## Enrollment Packet – click links below to download and save documents

Star Rating: <u>HMO / PPO</u>

**Online Application** 

Download Application: MedAdvantage (North) / Basic (SW) / MedAdvantage & Blue MedAdvantage (SW)

Benefit Summaries: Basic (North) / Basic (SW) / Classic & Enhanced / MedAdvantage & Blue MedAdvantage (SW)

Provider Search: HMO / PPO

Pharmacy Search

Formulary

#### Initial Enrollment Period (IEP)

If you are new to Medicare, you can enroll during your Initial Enrollment Period (IEP); the three months before, the month of, and the three months after your Part B effective date. Once you have been enrolled in a Medicare Plan, you can only make changes during the Annual Enrollment Period (AEP). Please be aware of the AEP dates are now October 15<sup>th</sup> to December 7<sup>th</sup>. This will give you a January 1<sup>st</sup> effective date for your new plan.

## Annual Enrollment Period (AEP)

Applications must be signed and dated on, or between October 15<sup>th</sup> and December 7<sup>th</sup>. *If they are signed prior to October 15<sup>th</sup> they will be returned to you with a new application.* If they are received after December 7<sup>th</sup>, you will not be able to change plans until the next AEP for January of the following year.

#### Special Enrollment Period (SEP)

There are a number of reasons for Special Enrollments; Loss of a job that provides benefits, death of a spouse who's plan provided benefits, moving to an area where your old plan is not available, etc...

Once you submit your application to us, we will review your application for completeness and accuracy before we submit it to the company. You may fax, upload, email or mail your application in to CDA Insurance:

**CDA Insurance LLC** 

PO Box 26540

Eugene, Oregon 97402

Fax: 1.541.284.2994 or 888.632.5470

Secure File Upload: Click here Email: cs@cda-insurance.com

If you should have any questions on the application, please call a licensed insurance agent at 1.800.884.2343 or 1.541.434.9613. Our website: https://www.medicare-idaho.com

Y0062\_MULTIPLAN\_CDA INSURANCE Idaho 2019



JANUARY 1 – DECEMBER 31, 2019

## Summary of Benefits

for the service area of Ada, Boise, Canyon, Gem and Owyhee counties

Regence

Blue MedAdvantage HMO

Regence

Blue MedAdvantage HMO Plus

Regence

MedAdvantage + Rx Classic (PPO)

Regence

MedAdvantage + Rx Enhanced (PPO)

This document is available electronically and may be available in other formats.

Regence is an HMO/PPO/PDP plan with a Medicare contract. Enrollment in Regence depends on contract renewal. This information is not a complete description of benefits. Call 1-888-369-3171 (TTY: 711) for more information.

## Are you eligible?

To join a Regence Medicare Advantage HMO or PPO plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

If you want to know more about the coverage and costs of Original Medicare, look in your current **Medicare & You** handbook. View it online at http://www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. A complete list of services we cover is found in our Evidence of Coverage (EOC). You can view our plan's EOC on our website at regence.com/medicare or request one through Customer Service.

## For more information

Please call us at the phone number below or visit us at **regence.com/medicare**.

Prospective members call **1-888-369-3171** (TTY: 711)

Current HMO members call **1-855-522-8896** (TTY: 711)

Current PPO members call **1-800-541-8981** (TTY: 711)

Hours are from 8:00 a.m. to 8:00 p.m., Monday through Friday (October 1 through March 31, our telephone hours are 8:00 a.m. to 8:00 p.m., seven days a week).

# Using in-network providers HMO plans

Regence Blue MedAdvantage HMO and Regence Blue MedAdvantage HMO Plus plans have a network of doctors, hospitals, pharmacies and other providers. If you use providers that are not in our network, the plan may not pay for these services. You must choose a primary care provider (PCP) when you sign up for one of our HMO plans. You can see our plan's provider directory (including PCPs accepting new patients) and pharmacy directory at our website, regence.com/medicare.

#### **PPO plans**

Regence MedAdvantage + Rx Classic (PPO) and Regence MedAdvantage + Rx Enhanced (PPO) have a network of doctors, hospitals, pharmacies and other providers. If you use providers that are not in our network, you may pay more for these services. You can see our plan's provider directory and pharmacy directory at our website, regence.com/medicare.

# Using out-of-network providers HMO plans

Out-of network/non-contracted providers are generally not covered under your plan, except in urgent/emergent situations, or if there are no in-network providers that can provide the service needed and your PCP has obtained a prior authorization. Please call Customer Service for complete information.

#### **PPO** plans

Out-of-network/non-contracted providers are under no obligation to treat Regence members, except in emergency situations. If you receive care from an out-of-network/non-contracted provider, we will pay for the same services we cover in network, as long as the services are medically necessary. Please call our Customer Service number or see Chapter 4, section 1 of your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.



Regence
Blue MedAdvantage HMO

Regence
Blue MedAdvantage HMO
Plus

	Regence Blue MedAdvantage HMO	Regence Blue MedAdvantage HMO Plus	
Service area	Ada and Canyon counties		
Premium, deductible an	d out-of-pocket limits		
Monthly plan premium	\$0	\$28	
	You must continue to pay your M	edicare Part B premiums.	
Deductible			
Medical	\$0	\$0	
Prescription	\$200 (waived for Tiers 1 and 2)	\$0	
Maximum out-of-pocket responsibility	\$5,500 annually	\$5,200 annually	
(Does not include prescription drugs)	The most you pay for copays, coinsurance and other costs for Medicare-covered Part A and Part B medical services for the year. Some services do not apply to the maximum out-of-pocket.		
Medical and hospital be	enefits		
Inpatient hospital coverage <sup>1</sup>	Days 1 through 4: \$350 copay per day Days 5 and beyond:	Days 1 through 4: \$310 copay per day Days 5 and beyond:	
	\$0 copay per day	\$0 copay per day	
Outpatient hospital coverage			
Ambulatory surgical center serv	rices <sup>1</sup>		
-For wound care	\$35 copay	\$30 copay	
-For all other services	\$200 copay	\$175 copay	
Outpatient hospital services <sup>1</sup>			
-For wound care	\$35 copay	\$30 copay	
-For all other services	\$350 copay	\$275 copay	

	Regence Blue MedAdvantage HMO	Regence Blue MedAdvantage HMO Plus		
Medical and hospital	benefits (cont.)			
Doctor visits				
Primary care provider	\$5 copay	\$0 copay		
Specialist <sup>2</sup>	\$35 copay	\$30 copay		
Preventive care	\$0 copay	\$0 copay		
	covered under this benefit. Any a	The Medicare-covered preventive services listed below are covered under this benefit. Any additional preventive services approved by Medicare during the contract year will be covered.		
	Annual Wellness Visit	HIV screening		
	Abdominal aortic aneurysm screening	LDCT (screening for lung cancer with low-dose computed		
	Alcohol misuse screening and	tomography)		
	counseling  Bone mass measurement	Medical nutrition therapy  Medicare Diabetes Prevention		
	Breast cancer screening	Program (MDPP)		
	(mammogram)	Obesity screening and therapy		
	Cardiovascular disease	Prostate cancer screening (PSA)		
	(behavioral therapy)  Cardiovascular screening	Sexually transmitted infections screening and counseling		
	Cervical and vaginal cancer screening	Some immunizations (including flu, hepatitis B, and		
	Colorectal cancer screening	pneumococcal shots)		
	(colonoscopy, fecal occult blood test, or flexible sigmoidoscopy)	Tobacco use cessation counseling (counseling for		
	Depression screening	people with no sign of tobacco-related disease)		
	Diabetes screening	"Welcome to Medicare"		
	Glaucoma screening	preventive visit (one-time)		

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**<sup>1-</sup>** Services may require prior authorization. **2-** Services may require a referral from your doctor. **3-** Services do not apply to the out-of-pocket maximum.

**<sup>1-</sup>** Services may require prior authorization. **2-** Services may require a referral from your doctor. **3-** Services do not apply to the out-of-pocket maximum.

	Regence Blue MedAdvantage HMO	Regence Blue MedAdvantage HMO Plus
Medical and hospital b	enefits (cont.)	
Emergency care	\$90 copay	\$90 copay
	Waived if admitted to the hospital condition	al within 48 hours for the same
Urgently needed services	\$35 copay	\$30 copay
Diagnostic services/labs/imag	ling	
Diagnostic radiology (MRI, CAT, etc.) <sup>1</sup>	20% coinsurance	20% coinsurance
Lab services <sup>1</sup>	\$0 copay	\$0 copay
Diagnostic tests and procedures <sup>1</sup>	\$0 copay	\$0 copay
Outpatient X-rays	\$5 copay	\$0 copay
Hearing services		
Medical hearing exam <sup>2</sup>	\$35 copay	\$30 copay
Dental services		
Medical dental services <sup>2</sup>	\$35 copay	\$30 copay
Preventive dental services <sup>3</sup>	Not covered; see the Optional Supplemental Benefits section of this book for preventive dental options available for an additional premium	\$0 copay Services covered with in-network dental providers <b>only</b> and are limited to: 1 full-mouth X-ray every 3 years 2 preventive exams every year 2 cleanings every year 2 (sets) bitewings every year

	Regence Blue MedAdvantage HMO	Regence Blue MedAdvantage HMO Plus
Medical and hospital k	penefits (cont.)	
Vision services		
Medical vision services <sup>2</sup>	\$0 copay	\$0 copay
Routine vision exam <sup>3</sup>	Not covered; see the Optional Supplemental Benefits section of this book for routine vision exam options available for an additional premium	\$0 copay Services covered with VSP providers <b>only</b> and limited to 1 routine vision exam every year
Routine vision hardware <sup>3</sup>	<b>Not covered</b> ; see the Optional Supplemental Benefits section of this book for routine vision hardware options available for an additional premium	Lenses: \$0 copay  AND Frames OR Elective contact lenses (in lieu of eyeglasses): Up to \$100 allowance (you are responsible for amounts over the allowance)
		Medically necessary contact lenses: \$0 copay
		Services covered with VSP providers <b>only</b> and limited to:
		<b>Lenses:</b> 1 set of basic single vision, lined bifocal, lined trifoca or lenticular lenses every year
		Frames: 1 pair of frames up to the allowance every year OR Contacts: Single purchase of elective contact lenses up to the allowance (includes fittings) covered every year

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<sup>1-</sup> Services may require prior authorization.2- Services may require a referral from your doctor.3- Services do not apply to the out-of-pocket maximum.

**<sup>1-</sup>** Services may require prior authorization. **2-** Services may require a referral from your doctor. **3-** Services do not apply to the out-of-pocket maximum.

## Medical and hospital benefits (cont.)

Mental health services		
Inpatient <sup>1</sup>	Days 1 through 4: \$350 copay per day	Days 1 through 4: \$310 copay per day
	Days 5 through 190: \$0 copay per day	Days 5 through 190: \$0 copay per day
Outpatient <sup>1</sup>	\$5 copay from a PCP	\$0 copay from a PCP
(Individual and group therapy)	\$35 copay from a specialist	\$30 copay from a specialist
Skilled nursing facility <sup>1</sup> (Up to 100 days per benefit period are covered)	Days 1 through 20: \$0 copay per day	Days 1 through 20: \$0 copay per day
	Days 21 through 100: \$167 copay per day	Days 21 through 100: \$167 copay per day
Physical therapy <sup>1</sup> (Includes occupational therapy and speech language therapy)	\$35 copay	\$30 copay
Ambulance <sup>1</sup>	\$275 copay per one-way transport	\$200 copay per one-way transport
Transportation	Not covered	Not covered
Medicare Part B drugs <sup>1</sup>	20% coinsurance	20% coinsurance

Regence HMO plans cover Part B drugs such as chemotherapy and other drugs administered by your provider. In addition, we cover Part D drugs through the prescription benefit. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at **regence.com/medicare**.

## Medicare Part D prescription drugs—initial coverage phase cost-sharing

## Regence Blue MedAdvantage HMO

You pay a \$200 Part D prescription drug deductible annually (waived for Tiers 1 and 2)

Tier	<b>30-day supply</b> Preferred retail and mail order	<b>30-day supply</b> Standard retail, out-of-network* and LTC** facility	<b>90-day supply</b> Preferred retail and mail order	90-day supply Standard retail
1 Preferred generic	\$3 copay	\$10 copay	\$6 copay	\$20 copay
2 Generic	\$12 copay	\$19 copay	\$24 copay	\$38 copay
3 Preferred brand	\$40 copay	\$47 copay	\$100 copay	\$117.50 copay
4 Non-preferred drug	40% coinsurance	45% coinsurance	40% coinsurance	45% coinsurance
<b>5</b> Specialty	29% coinsurance	29% coinsurance	Not available	Not available

## Regence Blue MedAdvantage HMO Plus

This plan **does not** have a Part D prescription drug deductible

Tier	<b>30-day supply</b> Preferred retail and mail order	<b>30-day supply</b> Standard retail*, out-of-network and LTC** facility	90-day supply Preferred retail and mail order	90-day supply Standard retail
1 Preferred generic	\$3 copay	\$10 copay	\$6 copay	\$20 copay
2 Generic	\$8 copay	\$15 copay	\$16 copay	\$30 copay
3 Preferred brand	\$40 copay	\$47 copay	\$100 copay	\$117.50 copay
4 Non-preferred drug	40% coinsurance	45% coinsurance	40% coinsurance	45% coinsurance
<b>5</b> Specialty	33% coinsurance	33% coinsurance	Not available	Not available

For more information about prescription coverage see page 30.

**<sup>1-</sup>** Services may require prior authorization. **2-** Services may require a referral from your doctor.

**<sup>3-</sup>** Services do not apply to the out-of-pocket maximum.

<sup>\*</sup>You may pay more than your copay or coinsurance amount if you get drugs from an out-of-network pharmacy.

<sup>\*\*</sup>Long-term care facility (31-day supply).

	Regence <b>Blue MedAdvantage HMO</b>	Regence Blue MedAdvantage HMO Plus	
Other benefits			
Acupuncture <sup>3</sup>	Not covered	\$20 copay	
		Limited to 18 visits every year, combined with additional chiropractic services	
Annual physical exam	\$0 copay	\$0 copay \$0 copay	
	Limited to once every year and in addition to the Medicare Annual Wellness Visit		
Chiropractic care			
Medicare-covered	\$20 copay	\$20 copay	
	Limited to manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position)		
Additional chiropractic coverage <sup>3</sup>	Not covered	\$20 copay	
		Limited to 18 visits every year, combined with acupuncture	
Virtual visits	\$5 copay	\$0 copay	
	You can contact MDLIVE® or a phone and/or video chat	primary care physician (if offered) by	

	Regence Blue MedAdvantage HMO	Regence Blue MedAdvantage HMO Plus	
Optional supplemental be	enefits—		
dental, vision and hearing	g benefits for your plan		
Monthly premium	\$20	\$28	
	In addition to your monthly plan and Part B premiums		
Maximum out-of-pocket responsibility	Costs for optional supplemental benefits do not apply to the maximum out-of-pocket		
Dental services			
Preventive dental services	\$0 copay	Included in standard medical	
	Services covered with in-network dental providers <b>only</b> and limited to:	benefits	
	1 full-mouth X-ray every 3 years 2 preventive exams every year 2 cleanings every year 2 (sets) bitewings every year		
Comprehensive dental services	Not covered	50% coinsurance	
		Services covered with in-network dental providers <b>only</b> and limited to:	
		2 problem-focused exams and 2 intraoral-periapical films every year	
		Restorations, endodontics, periodontics, oral surgery, crowns, dentures, partials, bridges and implants, limited to specific dental codes (exclusions apply)	
		\$1,000 benefit limit per calendar year (services above the limit are your responsibility)	
Vision services			
Routine vision exam	\$0 copay	Included in standard medical	
	Services covered with VSP providers <b>only</b> and limited to 1 routine vision exam every year	benefits	

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<sup>1-</sup> Services may require prior authorization.2- Services may require a referral from your doctor.3- Services do not apply to the out-of-pocket maximum.

Regence
Blue MedAdvantage HMO

Regence

Blue MedAdvantage HMO Plus

Included in standard medical

benefits

## Optional supplemental benefits dental, vision and hearing benefits for your plan (cont.)

#### **Vision services (cont.)**

Routine vision hardware

Lenses: \$0 copay

AND Frames OR

**Elective contact lenses (in lieu of eyeglasses):** Up to \$100 allowance (you are responsible for amounts over the allowance)

Medically necessary contact

lenses: \$0 copay

Services covered with VSP providers **only** and limited to:

Lenses: 1 set of basic single vision, lined bifocal, lined trifocal or lenticular lenses every year Frames: 1 pair of frames up to the allowance every year

OR

**Contacts:** Single purchase of elective contact lenses up to the allowance (includes fittings) covered every year

**Hearing services** 

Routine hearing exam

\$45 copay

Services covered with TruHearing providers only and limited to 1 routine hearing exam every year

Hearing aids

\$699 copay for each TruHearing Advanced hearing aid \$999 copay for each TruHearing Premium hearing aid Services covered with TruHearing providers only and limited to 1 hearing aid per ear, per year; coverage only for aids listed



Regence

MedAdvantage + Rx Classic (PPO)

Regence

MedAdvantage + Rx Enhanced (PPO)

	Regence MedAdvantage + Rx Classic (PPO)	Regence MedAdvantage + Rx Enhanced (PPO)	
Service area	Ada, Boise, Canyon, Gem and Owyho	ee counties	
Premium, deductib	ole and out-of-pocket limits		
Monthly plan premium	\$49	\$98	
	You must continue to pay your Medica	are Part B premiums.	
Deductible			
Medical	\$0	\$0	
Prescription	\$250 (waived for Tiers 1 and 2)	\$0	
Maximum out-of- pocket responsibility (Does not include prescription drugs)	In-network providers: \$6,700 annually	In-network providers: \$5,000 annually	
	Combined in- and out-of-network providers: \$10,000 annually	Combined in- and out-of-network providers: \$8,300 annually	
	This is the most you pay for copays, coinsurance and other costs for Medicare-covered Part A and Part B medical services for the year. Sor services do not apply to the maximum out-of-pocket.		
Medical and hospi	tal benefits		
Inpatient hospital coverage <sup>1</sup>	In-network: Days 1 through 4: \$365 copay per day	In-network: Days 1 through 5: \$315 copay per day	
	Days 5 and beyond: \$0 copay per day	Days 6 and beyond: \$0 copay per day	
	Out-of-network: Days 1 and beyond: 50% coinsurance per day	Out-of-network: Days 1 and beyond: 50% coinsurance per day	

Regence	
MedAdvantage + Rx	
Classic (PPO)	

Regence
MedAdvantage + Rx
Enhanced (PPO)

50% coinsurance

## Medical and hospital benefits (cont.)

## **Outpatient hospital coverage**

	Ambulatory	surgical	center	services <sup>1</sup>	
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In-network: \$40 copay \$225 copay	In-network: \$30 copay \$200 copay
Out-of-network: 50% coinsurance	Out-of-network: 50% coinsurance
ces <sup>1</sup>	
	\$40 copay \$225 copay

# In-network: In-network: -For wound care \$40 copay \$30 copay -For all other services \$350 copay \$295 copay

50% coinsurance

-For all other services	\$350 copay	\$295 copay
	Out-of-network:	Out-of-network:
-All outpatient services	50% coinsurance	50% coinsurance

#### **Doctor visits**

Doctor visits			
Primary care provider <sup>2</sup>	In-network: \$10 copay	In-network: \$5 copay	
	Out-of-network: 50% coinsurance	Out-of-network: 50% coinsurance	
Specialist <sup>2</sup>	In-network: \$40 copay	In-network: \$30 copay	
	Out-of-network:	Out-of-network:	

**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

	Regence MedAdvantage + Rx Classic (PPO)	Regence MedAdvantage + Rx Enhanced (PPO)
Medical and hospi	tal benefits (cont.)	
Preventive care	In-network: \$0 copay Out-of-network: 50% coinsurance	In-network: \$0 copay Out-of-network: 50% coinsurance
	The Medicare-covered preventive services listed below are covered under this benefit. Any additional preventive services approved by Medicare during the contract year will be covered.	
	Annual Wellness Visit	Glaucoma screening
	Abdominal aortic aneurysm screening Alcohol misuse screening and counseling	HIV screening
		LDCT (screening for lung cancer with
		low-dose computed tomography)
		Medical nutrition therapy
	Bone mass measurement	Medicare Diabetes Prevention
	Breast cancer screening (mammogram)  Cardiovascular disease (behavioral therapy)	Program (MDPP) (\$0 out of network)
		Obesity screening and therapy
		Prostate cancer screening (PSA)
	Cardiovascular screening	Sexually transmitted infections screening and counseling
	Cervical and vaginal cancer screening	Some immunizations (including flu, hepatitis B, and pneumococcal shots)
	Colorectal cancer screening (colonoscopy, fecal occult blood test, or flexible sigmoidoscopy)	Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)

Medical and hosp	oital benefits (cont.)	
Emergency care	<b>In- and out-of-network:</b> \$90 copay	In- and out-of-network: \$90 copay
	Waived if admitted to the hospital wit	hin 48 hours for the same condition
Urgently needed services	<b>In- and out-of-network:</b> \$40 copay	In- and out-of-network: \$30 copay
Diagnostic services/lab	os/imaging	
Diagnostic radiology (MRI, CAT, etc.) <sup>1</sup>	In-network: 20% coinsurance Out-of-network: 50% coinsurance	In-network: 20% coinsurance Out-of-network: 50% coinsurance
Lab services <sup>1</sup>	In-network: \$10 copay Out-of-network: 50% coinsurance	In-network: \$0 copay Out-of-network: 50% coinsurance
Diagnostic tests and procedures <sup>1</sup>	In-network: \$10 copay Out-of-network: 50% coinsurance	In-network: \$0 copay Out-of-network: 50% coinsurance

Regence

Classic (PPO)

In-network:

\$15 copay

Out-of-network:

50% coinsurance

MedAdvantage + Rx

Regence **MedAdvantage + Rx** 

Enhanced (PPO)

In-network:

Out-of-network:

50% coinsurance

\$0 copay

Depression screening

Diabetes screening

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"Welcome to Medicare" preventive

visit (one-time)

**Outpatient X-rays** 

**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

Medical and hospital benefits (cont.)

#### **Hearing services**

Medical hearing exam <sup>2</sup>	In-network: \$40 copay	In-network: \$30 copay
	Out-of-network: 50% coinsurance	Out-of-network: 50% coinsurance
Routine hearing exam <sup>3</sup>	Not covered; see the Optional Supplemental Benefits Section of this book for routine hearing exam options available for an additional premium	In-network (TruHearing providers only): \$45 copay
		Out-of-network: \$150 copay
		Service limited to 1 routine hearing exam every year
Hearing aids <sup>3</sup>	Not covered; see the Optional Supplemental Benefits Section of this book for hearing aid options available for an additional premium	\$599 copay for each TruHearing Advanced aid
		\$899 copay for each TruHearing Premium aid
		Services covered with TruHearing providers <b>only</b> and limited to 1 hearing aid per ear, per year; coverage only for aids listed
Dental services		
Medical dental services <sup>2</sup>	In-network: \$40 copay	In-network: \$30 copay
	Out-of-network: 50% coinsurance	Out-of-network: 50% coinsurance

Regence	
MedAdvantage + Rx	
Classic (PPO)	

Regence
MedAdvantage + Rx
Enhanced (PPO)

## Medical and hospital benefits (cont.)

## **Dental services (cont.)**

Preventive dental services <sup>3</sup>	In-network: \$0 copay
	Out-of-network: 50% coinsurance

In-network: \$0 copay

Out-of-network: 50% coinsurance

Preventive dental services limited to: 1 full-mouth X-ray every 3 years 2 preventive exams every year 2 cleanings every year

2 bitewings every year Out-of-network dental providers may bill you for any charges remaining over

## Comprehensive dental services<sup>3</sup>

**Not covered**; see the Optional Supplemental Benefits Section of this book for comprehensive dental options available for an additional premium

the allowed amount

#### In- and out-of-network:

50% coinsurance

Services limited to:

2 problem-focused exams and 2 intraoral-periapical films every year

Restorations, endodontics, periodontics, oral surgery, crowns, dentures, partials, bridges and implants, limited to specific dental codes (exclusions apply)

\$1,000 benefit limit per calendar year (services above the limit are your responsibility); out-of-network dental providers may bill you for any charges remaining over the allowed amount

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**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

Regence
MedAdvantage + Rx
Classic (PPO)
Regence
MedAdvantage + Rx
Enhanced (PPO)

**Frames** 

\$0 copay

Elective contact lenses (in lieu of

eveglasses): Up to \$150 allowance

Medically necessary contact lenses:

(you are responsible for amounts

over the allowance)

OR

## Medical and hospital benefits (cont.)

**Frames** 

\$0 copay

Elective contact lenses (in lieu of

eyeglasses): Up to \$100 allowance

**Medically necessary contact lenses:** 

(you are responsible for amounts

over the allowance)

OR

#### **Vision services**

Medical vision services<sup>2</sup> In-network: In-network: \$0 copay \$0 copay **Out-of-network:** Out-of-network: 50% coinsurance 50% coinsurance Routine vision exam<sup>3</sup> In-network In-network (VSP providers only): (VSP providers only): \$0 copay \$0 copay **Out-of-network: Out-of-network:** 50% of the billed charge 50% of the billed charge Services limited to 1 routine vision exam every year Routine vision In-network In-network hardware<sup>3</sup> (VSP providers only): (VSP providers only): Lenses: \$0 copay Lenses: \$0 copay AND **AND** 

Regence
MedAdvantage + Rx
Classic (PPO)

Regence MedAdvantage + Rx Enhanced (PPO)

## Medical and hospital benefits (cont.)

## Vision services (cont.)

Routine vision hardware<sup>3</sup> (cont.)

**Out-of-network:** 

**Lenses:** 50% of the billed charge

AND Frames OR

Elective contact lenses (in lieu of eyeglasses): Up to \$100 allowance (you are responsible for amounts over the allowance)

**Medically necessary contact lenses:** 50% of the billed charge

**Out-of-network:** 

**Lenses:** 50% of the billed charge

AND Frames OR

Elective contact lenses (in lieu of eyeglasses): Up to \$150 allowance (you are responsible for amounts

over the allowance)

Medically necessary contact lenses:

50% of the billed charge

In- and out-of-network services limited to:

**Lenses:** 1 set of basic single vision, lined bifocal, lined trifocal or lenticular lenses every year

Frames: 1 pair of frames up to the allowance every year

OR

**Contacts:** Single purchase of elective contact lenses up to the allowance

(includes fittings) every year

20 | **2019** 

**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

Regence MedAdvantage + Rx Classic (PPO)	Regence MedAdvantage + Rx Enhanced (PPO)
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## Medical and hospital benefits (cont.)

#### Mental health services

Mental health services		
Inpatient services <sup>1</sup>	In-network: Days 1 through 4: \$365 copay per day	In-network: Days 1 through 5: \$315 copay per day
	Days 5 through 190: \$0 copay per day	Days 6 through 190: \$0 copay per day
	Out-of-network: Days 1 through 190: 50% coinsurance per day	Out-of-network: Days 1 through 190: 50% coinsurance per day
Outpatient services <sup>1,2</sup> (Individual and group therapy)	In-network: \$10 copay from a PCP \$40 copay from a specialist	In-network: \$5 copay from a PCP \$30 copay from a specialist
	Out-of-network: 50% coinsurance	Out-of-network: 50% coinsurance
Skilled nursing facility <sup>1</sup> (Up to 100 days per benefit period are	In-network: Days 1 through 20: \$0 copay per day	In-network: Days 1 through 20: \$0 copay per day
covered)	Days 21 through 100: \$160 copay per day	Days 21 through 100: \$160 copay per day
	Out-of-network: Days 1 and beyond: 50% coinsurance per day	Out-of-network: Days 1 and beyond: 50% coinsurance per day
Physical therapy <sup>1,2</sup> (Includes physical therapy, occupational therapy and speech language therapy)	In-network: \$40 copay	In-network: \$30 copay
	Out-of-network: 50% coinsurance	Out-of-network: 50% coinsurance
Ambulance <sup>1</sup>	\$275 copay per one-way transport	\$250 copay per one-way transport
Transportation	Not covered	Not covered

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MedAdvantage + Rx
Enhanced (PPO)

## Medical and hospital benefits (cont.)

Medicare Part B drugs <sup>1</sup>	In-network: 20% coinsurance	<b>In-network:</b> 20% coinsurance
	Out-of-network: 50% coinsurance	Out-of-network: 50% coinsurance

Regence PPO plans cover Part B drugs such as chemotherapy and other drugs administered by your provider. In addition, we cover Part D drugs through the prescription benefit. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website at **regence.com/medicare**.

**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

## Medicare Part D prescription drugs—initial coverage phase cost sharing

Regence MedAdvantage + Rx Classic (PPO)

You pay a \$250 Part D prescription drug deductible annually (waived for Tiers 1 and 2)

Tier	<b>30-day supply</b> Preferred retail and mail order	<b>30-day supply</b> Standard retail, out-of-network* and LTC** facility	90-day supply Preferred retail and mail order	90-day supply Standard retail
1 Preferred generic	\$3 copay	\$10 copay	\$6 copay	\$20 copay
2 Generic	\$13 copay	\$20 copay	\$26 copay	\$40 copay
3 Preferred brand	\$40 copay	\$47 copay	\$100 copay	\$117.50 copay
4 Non-preferred drug	40% coinsurance	45% coinsurance	40% coinsurance	45% coinsurance
<b>5</b> Specialty	28% coinsurance	28% coinsurance	Not available	Not available

For more information about prescription coverage see page 30.

## Medicare Part D prescription drugs—initial coverage phase cost sharing (cont.)

Regence **MedAdvantage + Rx Enhanced** (PPO)

This plan **does not** have a Part D prescription drug deductible

Tier	<b>30-day supply</b> Preferred retail and mail order	<b>30-day supply</b> Standard retail, out-of-network* and LTC** facility	90-day supply Preferred retail and mail order	90-day supply Standard retail
1 Preferred generic	\$3 copay	\$10 copay	\$6 copay	\$20 copay
2 Generic	\$8 copay	\$15 copay	\$16 copay	\$30 copay
3 Preferred brand	\$40 copay	\$47 copay	\$100 copay	\$117.50 copay
4 Non-preferred drug	40% coinsurance	45% coinsurance	40% coinsurance	45% coinsurance
<b>5</b> Specialty	33% coinsurance	33% coinsurance	Not available	Not available

For more information about prescription coverage see page 30.

<sup>\*</sup>You may pay more than your copay or coinsurance amount if you get drugs from an out-of-network pharmacy.

<sup>\*\*</sup>Long-term care facility (31-day supply).

<sup>\*</sup>You may pay more than your copay or coinsurance amount if you get drugs from an out-of-network pharmacy.

<sup>\*\*</sup>Long-term care facility (31-day supply).

	Regence <b>MedAdvantage + Rx</b> <b>Classic (PPO)</b>	Regence MedAdvantage + Rx Enhanced (PPO)
Other benefits		
Acupuncture <sup>3</sup>	Not covered	In-network: \$20 copay
		Out-of-network: 50% coinsurance
		Limited to 18 visits every year, combined with additional chiropractic services
Annual physical exam	In-network: \$0 copay	In-network: \$0 copay
	Out-of-network: 50% coinsurance	Out-of-network: 50% coinsurance
	Limited to once every year and Wellness Visit	d in addition to the Medicare Annual
Chiropractic care		
Medicare-covered	<b>In-network:</b> \$20 copay	In-network: \$20 copay
	Out-of-network: 50% coinsurance	Out-of-network: 50% coinsurance
	Limited to manipulation of the of the bones of your spine move	spine to correct a subluxation (when 1 or more ve out of position)
Additional chiropractic coverage <sup>3</sup>	Not covered	In-network: \$20 copay
		Out-of-network: 50% coinsurance
		Limited to 18 visits every year, combined with acupuncture
Virtual visits	In-network: \$10 copay	In-network: \$5 copay
	Out-of-network: 50% coinsurance	Out-of-network: 50% coinsurance
	You can contact MDLIVE® or a and/or video chat	primary care physician (if offered) by phone

**<sup>1-</sup>** Services may require prior authorization. **2-** Services rendered in an out-of-network hospital-owned clinic or outpatient hospital may have associated facility charges. See the Outpatient Hospital Services section for cost-sharing amounts. **3-** Services do not apply to the out-of-pocket maximum.

Regence MedAdvantage + Rx Classic (PPO)

## Optional supplemental benefits—dental and hearing benefits for your plan

Monthly premium	\$28		
	In addition to your monthly plan and Part B premiums		
Maximum out-of-pocket responsibility	Costs for optional supplemental benefits do not apply to the maximum out-of-pocket		
Dental services			
Preventive dental services	Included in standard medical benefits		
Comprehensive dental services	In- and out-of-network:		
	50% coinsurance		
	Services limited to: 2 problem-focused exams and 2 intraoral-periapical films every year		
	Restorations, endodontics, periodontics, oral surgery, crowns, dentures, partials, bridges and implants, limited to specific dental codes (exclusions apply)		
	\$1,000 benefit limit per calendar year (services above the limit are your responsibility); out-of-network dental providers may bill you for any charges remaining over the allowed amount		
Hearing services			
Routine hearing exam	In-network (TruHearing providers only): \$45 copay		
	Out-of-network: \$150 copay		
	Service limited to 1 routine hearing exam every year		
Hearing aids	\$699 copay for each TruHearing Advanced hearing aid \$999 copay for each TruHearing Premium hearing aid		
	Services covered with TruHearing providers <b>only</b> and limited to 1 hearing aid per ear, per year; coverage only for aids listed		

## Additional services for HMO and PPO plans

#### 24-hour nurse line

Advice24 is a 24-hour nurse line staffed by nurses who can help you determine when, where and even if you should receive medical care when your normal doctor is unavailable. They are also able to provide self-care suggestions for minor injuries and illnesses, and help you find a nearby urgent care facility or emergency room. Call **1-800-267-6729**.

## Urgent and emergency care when you travel

If you travel outside the United States, you can leave home without worrying about access to care if you need it (except for prescription drugs). The plan covers urgent care and medical emergencies anywhere in the world.

## Visitor/traveler program (PPO plans only)

The Blue Medicare Advantage Network Sharing Program for PPO plans is available in select areas of 37 states and Puerto Rico: Alabama, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia and Wisconsin. By using a participating provider while you travel the U.S. or Puerto Rico, you will enjoy the same in-network benefits for Medicare covered services as you would if you were still at home. You can search for a participating provider at **bcbs.com**.

### No-cost gym memberships

The Silver&Fit® Exercise & Healthy Aging
Program provides you access to fitness center/
YMCA membership(s) through a broad network
of participating locations or access to the Home
Fitness program, with your choice of up to two
Home Fitness Kits per calendar year. You can
view Healthy Aging educational materials and a
newsletter online or request it to be sent via mail.
Access the program at SilverandFit.com.

#### Your personal well-being

With your wellness program, you can use our interactive tools, health trackers and wellness resources to take charge of your health and enjoy your life. Through your personalized dashboard on regence.com/medicare the online health assessment, digital self-guided programs, symptom checker and tracking for many apps and compatible devices are right at your fingertips. You will also find information about and links to basic health information, your benefits and other resources so you can be more empowered while reaching your life balance goals.

You may also be eligible to earn rewards for completing certain health care activities such as having an annual physical or wellness visit. Members who opt in to the rewards program will receive more information about available health care activities. Rewards can be redeemed online or by phone, and can be used at many popular retailers nationwide. You can learn more about the program once the plan year begins by signing in to your personalized dashboard on regence.com/medicare or calling the Customer Service phone number listed on the back of your member ID card.

## Additional services for HMO and PPO plans

### **Medications made easy**

With MedSavvy® you are able to compare medications side by side for effectiveness and shop around for the lowest cost in your area based on your benefits, as well as other services. You can even ask a pharmacist if you still have questions for more personalized care. Access MedSavvy by signing in to your account on regence.com/medicare.

## Virtual diabetes prevention

Retrofit is a diabetes prevention program offered in a virtual setting for members at risk of developing diabetes. The program delivers a personalized experience with expert coaches who provide practical training in making long-term dietary changes, increasing physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle. Sign in on your secure account on regence.com/medicare to find out if you qualify.

## **Personalized Care Support (palliative care)**

Get one-on-one support if you or your loved one is facing a serious or life-limiting condition. This program uses a team-based approach to coordinate care between medical providers and community resources so you get the support you need when you need it most.

## Disease management

If you're living with a chronic condition, our disease management program can give you the tools and information you need to take an active role in your health.

We'll help you understand how to manage your condition, support your doctor's care and help you improve your quality of life. We also give you checklists and information to help you figure out how you're doing and general information about your condition. You can get answers about your condition and its treatment over the phone from a registered nurse disease manager. They use guidelines based on research evidence to decide what education and support might work best for you.

#### **Case management**

Navigating the health care system can be a challenge, but when you're working through a health crisis, not knowing what to do can make things even harder. Regence Case Management can help. If you face a serious medical situation, you'll have access to one-on-one support at no extra cost. Our registered nurses and clinical behavioral health specialists will help you make sense of your health coverage and get the care you need.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH and used with permission herein.

Not all YMCAs participate in the network. Please check the searchable directory on the Silver&Fit website to see if your location participates in the program.

American Specialty Health Incorporated, MDLIVE, MedSavvy, Retrofit, TruHearing and VSP are separate and independent companies that do not provide Blue Cross and Blue Shield products or services, and are solely responsible for their products or services.

## Additional prescription information for HMO and PPO plans

# You pay a little most

### Initial coverage phase

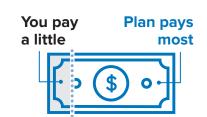
After you pay your annual deductible (if your plan has one), you pay a copay or coinsurance for each prescription you fill. Your plan pays the rest. You enter the coverage gap when the total amount you and your plan pay for covered drugs reaches \$3,820.

# You pay some some

#### Coverage gap phase

The coverage gap begins after the total yearly drug cost (what you have paid and what our plan has paid) reaches \$3,820. After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 37% percent of the plan's cost for covered generic drugs until your costs total \$5,100—which is the end of the coverage gap. Not everyone will enter the coverage gap.

For more information on cost sharing in the coverage gap, please call us or access our Evidence of Coverage online.



## **Catastrophic coverage phase**

After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$5,100, you pay the greater of:

5% of the cost, or

\$3.40 copay for generic (including brand name drugs treated as generic) and a \$8.50 copay for all other drugs

## Important information to know before you enroll

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-800-541-8981**.

## **Understanding the Benefits**

new doctor.

Review the full list of benefits found in the Evidence of Coverage (EOC), especially for
those services for which you routinely see a
doctor. Visit regence.com/medicare or call
<b>1-800-541-8981</b> to view a copy of the EOC.
Review the provider directory (or ask your
doctor) to make sure the doctors you see
now are in the network. If they are not listed,

it means you will likely have to select a

Review the pharmacy directory to make sure
the pharmacy you use for any prescription
medicines is in the network. If the pharmacy is
not listed, you will likely have to select a new
pharmacy for your prescriptions.

## **Understanding Important Rules**

In addition to your monthly plan premium, you
must continue to pay your Medicare Part B
premium. This premium is normally taken out
of your Social Security check each month.

Benefits, premiums and/or copayments/co-
insurance may change on January 1, 2020.

For our HMO plans: Except in emergency or		
urgent situations, we do not cover services by		
out-of-network providers (doctors who are not		
listed in the provider directory).		

For our PPO plans: Our plan allows you to
see providers outside of our network (non-
contracted providers). However, while we will
pay for covered services provided by a
non-contracted provider, the provider must
agree to treat you. Except in an emergency
or urgent situation, non-contracted providers
may deny care.

Notes	Notes

## NONDISCRIMINATION NOTICE

Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Regence does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### Regence:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats, other formats)

## Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services listed above, please contact:

## Medicare Customer Service 1-800-541-8981 (TTY: 711)

## Customer Service for all other plans 1-888-344-6347 (TTY: 711)

If you believe that Regence has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our civil rights coordinator

#### **Medicare Customer Service**

below:

Civil Rights Coordinator MS: B32AG, PO Box 1827 Medford, OR 97501 1-866-749-0355, (TTY: 711) Fax: 1-888-309-8784

medicare appeals @ regence.com

## **Customer Service for all other plans**

Civil Rights Coordinator MS CS B32B, P.O. Box 1271 Portland, OR 97207-1271 1-888-344-6347, (TTY: 711) CS@regence.com You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW, Room 509F HHH Building Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

## Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-888-344-6347 (TTY:711) まで、お電話にてご連絡ください

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711)

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያባዝዎት ተዘጋጀተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስጣት ለተሳናቸው:- 711)፡፡

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-344-6347 (телетайп: 711)

ध्यान विनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-888-344-6347 (टिटिवाइ: 711

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunati la 1-888-344-6347 (TTY: 711)

MAANDO: To a waawi [Adamawa], e woodi balloojima to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

โปรดทราบ: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-888-344-6347 (TTY: 711)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-344-6347 (TTY: 711)

Afaan dubbattan Oroomiffaa tiif, tajaajila gargaarsa afaanii tola ni jira. 1-888-344-6347 (TTY: 711) tiin bilbilaa.

توجه: اگر به زبان فارسى صحبت مى كنيد، تسهيلات زبانى بصورت رايگان براى شما فراهم مى باشد. با (TTY: 711) 6347-888-1 تماس بگيريد. ملحوظة: إذا كنت تتحدث فاذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 6347-344-888-1 (رقم هاتف الصم والبكم TTY: 711)

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## For more information

Visit us at **regence.com/medicare**.

Prospective members call 1-888-369-3171 (TTY: 711) Current HMO members call 1-855-522-8896 (TTY: 711) Current PPO members call

**1-800-541-8981** (TTY: 711)

Hours are 8:00 a.m. to 8:00 p.m., Monday through Friday (October 1 through March 31, our telephone hours are from 8:00 a.m. to 8:00 p.m., seven days a week).



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