

# Summary of Benefits

January 1, 2016 - December 31, 2016



This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage."

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## You have choices about how to get your Medicare benefits

One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.

Another choice is to get your Medicare benefits by joining a Medicare health plan (such as **Regence Blue MedAdvantage HMO (HMO)** and **Regence Blue MedAdvantage HMO Plus (HMO)**).

## Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Regence Blue MedAdvantage HMO (HMO)** and **Regence Blue MedAdvantage HMO Plus (HMO)** cover and what you pay.

If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <http://www.medicare.gov>.

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.

## Sections in this booklet

Things to Know About **Regence Blue MedAdvantage HMO (HMO)** and **Regence Blue MedAdvantage HMO Plus (HMO)**

Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services

Covered Medical and Hospital Benefits

Prescription Drug Benefits

Optional Benefits (you must pay an extra premium for these benefits)

*This document is available in other formats such as Braille and large print.*

*This document may be available in a non-English language. For additional information, call us at 1 (855) 522-8896.*

## Things to Know About **Regence Blue MedAdvantage HMO (HMO)** and **Regence Blue MedAdvantage HMO Plus (HMO)**

### Hours of Operation

From October 1 to February 14, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Mountain time.

From February 15 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Mountain time.

### **Regence Blue MedAdvantage HMO (HMO)** and **Regence Blue MedAdvantage HMO Plus (HMO)** Phone Numbers and Website

If you are a member of this plan, call toll-free 1 (855) 522-8896.

If you are not a member of this plan, call toll-free 1 (888) 369-3171.

Our website: <http://www.regence.com/medicare>

### Who can join?

To join **Regence Blue MedAdvantage HMO (HMO)** or **Regence Blue MedAdvantage HMO Plus (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes the following counties in Idaho: Ada and Canyon.

### Which doctors, hospitals, and pharmacies can I use?

**Regence Blue MedAdvantage HMO (HMO)** and **Regence Blue MedAdvantage HMO Plus (HMO)** have a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's provider and pharmacy directories at our website (<http://www.regence.com/medicare>).

Or, call us and we will send you a copy of the provider and pharmacy directories.

### What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers - and *more*.

**Our plan members get *all* of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare.** For others, you may pay less.

**Our plan members also get *more than what is covered by Original Medicare*.** Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, <http://www.regence.com/medicare>.

Or, call us and we will send you a copy of the formulary.

### How will I determine my drug costs?

Our plan groups each medication into one of six "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, Coverage Gap, and Catastrophic Coverage.

*Regence BlueShield of Idaho is a Medicare Advantage Plan with a Medicare contract. Enrollment in Regence BlueShield of Idaho depends on contract renewal.*

## Summary of Benefits January 1, 2016 - December 31, 2016

Benefit	Regence Blue MedAdvantage HMO (HMO)	Regence Blue MedAdvantage HMO Plus (HMO)
<b>Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services</b>		
<b>How much is the monthly premium?</b>	\$0 per month. In addition, you must keep paying your Medicare Part B premium.	\$49 per month. In addition, you must keep paying your Medicare Part B premium.
<b>How much is the deductible?</b>	This plan does not have a deductible.	This plan does not have a deductible.
<b>Is there any limit on how much I will pay for my covered services?</b>	<p>Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.</p> <p>Your yearly limit(s) in this plan:</p> <p>\$6,700 for services you receive from in-network providers.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.</p>	<p>Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.</p> <p>Your yearly limit(s) in this plan:</p> <p>\$5,500 for services you receive from in-network providers.</p> <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.</p>
<b>Is there a limit on how much the plan will pay?</b>	No. There are no limits on how much our plan will pay.	Our plan has a coverage limit every year for certain in-network benefits. Contact us for the services that apply.
<b>Covered Medical and Hospital Benefits</b>		
<p>Note: Services with a <sup>1</sup> may require prior authorization.</p> <p>Services with a <sup>2</sup> may require a referral from your doctor.</p>		
<b>Outpatient Care and Services</b>		
<b>Acupuncture</b>	Not covered	Not covered
<b>Ambulance<sup>1</sup></b>	\$250 copay	\$200 copay
<b>Chiropractic Care<sup>1,2</sup></b>	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): \$20 copay	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): \$20 copay

## Summary of Benefits (continued)

Benefit	Regence Blue MedAdvantage HMO (HMO)	Regence Blue MedAdvantage HMO Plus (HMO)
<b>Dental Services</b>	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): \$40 copay	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): \$30 copay
<b>Diabetes Supplies and Services</b>	Diabetes monitoring supplies: You pay nothing	Diabetes monitoring supplies: You pay nothing
	Diabetes self-management training: You pay nothing	Diabetes self-management training: You pay nothing
	Therapeutic shoes or inserts: You pay nothing <i>Coverage for diabetes monitoring supplies may be limited to specific manufacturers.</i>	Therapeutic shoes or inserts: You pay nothing <i>Coverage for diabetes monitoring supplies may be limited to specific manufacturers.</i>
<b>Diagnostic Tests, Lab and Radiology Services, and X-Rays</b> <i>(Costs for these services may be different if received in an outpatient surgery setting)<sup>1</sup></i>	Diagnostic radiology services (such as MRIs, CT scans): 20% of the cost	Diagnostic radiology services (such as MRIs, CT scans): 20% of the cost
	Diagnostic tests and procedures: \$10-25 copay, depending on the service	Diagnostic tests and procedures: \$5-20 copay, depending on the service
	Lab services: \$10-25 copay, depending on the service	Lab services: \$5-20 copay, depending on the service
	Outpatient x-rays: \$10 copay	Outpatient x-rays: \$5 copay
	Therapeutic radiology services (such as radiation treatment for cancer): 20% of the cost	Therapeutic radiology services (such as radiation treatment for cancer): 20% of the cost
<b>Doctor's Office Visits<sup>2</sup></b>	Primary care physician visit: \$8 copay	Primary care physician visit: \$5 copay
	Specialist visit: \$40 copay	Specialist visit: \$30 copay
<b>Durable Medical Equipment</b> <i>(wheelchairs, oxygen, etc.)<sup>1</sup></i>	20% of the cost	20% of the cost
<b>Emergency Care</b>	\$75 copay  If you are admitted to the hospital within 48 hours, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs.	\$75 copay  If you are admitted to the hospital within 48 hours, you do not have to pay your share of the cost for emergency care. See the "Inpatient Hospital Care" section of this booklet for other costs.

Benefit	Regence Blue MedAdvantage HMO (HMO)	Regence Blue MedAdvantage HMO Plus (HMO)
<b>Foot Care</b> ( <i>podiatry services</i> ) <sup>2</sup>	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: \$40 copay	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: \$30 copay
<b>Hearing Services</b>	Exam to diagnose and treat hearing and balance issues: \$40 copay	Exam to diagnose and treat hearing and balance issues: \$30 copay
<b>Home Health Care</b>	You pay nothing	You pay nothing
<b>Mental Health Care</b> <sup>1</sup>	<p>Inpatient visit:</p> <p>Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.</p> <p>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods.</p> <p>Our plan covers 90 days for an inpatient hospital stay.</p> <p>Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.</p> <p>\$390 copay per day for days 1 through 4 You pay nothing per day for days 5 through 90</p>	<p>Inpatient visit:</p> <p>Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.</p> <p>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods.</p> <p>Our plan covers 90 days for an inpatient hospital stay.</p> <p>Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.</p> <p>\$310 copay per day for days 1 through 5 You pay nothing per day for days 6 through 90</p>

## Summary of Benefits (continued)

Benefit	Regence Blue MedAdvantage HMO (HMO)	Regence Blue MedAdvantage HMO Plus (HMO)
<b>Mental Health Care</b> <sup>1</sup> (cont.)	Outpatient group therapy visit: \$40 copay Outpatient individual therapy visit: \$40 copay	Outpatient group therapy visit: \$30 copay Outpatient individual therapy visit: \$30 copay
<b>Outpatient Rehabilitation</b> <sup>1</sup>	Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): \$40 copay	Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions up to 36 weeks): \$30 copay
	Occupational therapy visit: \$40 copay	Occupational therapy visit: \$30 copay
	Physical therapy and speech and language therapy visit: \$40 copay	Physical therapy and speech and language therapy visit: \$30 copay
<b>Outpatient Substance Abuse</b> <sup>1</sup>	Group therapy visit: \$40 copay	Group therapy visit: \$30 copay
	Individual therapy visit: \$40 copay	Individual therapy visit: \$30 copay
<b>Outpatient Surgery</b> <sup>1</sup>	Ambulatory surgical center: \$200 copay	Ambulatory surgical center: \$150 copay
	Outpatient hospital: \$350 copay	Outpatient hospital: \$275 copay
<b>Over-the-Counter Items</b>	Not Covered	Not Covered
<b>Prosthetic Devices</b> (braces, artificial limbs, etc.) <sup>1</sup>	Prosthetic devices: 20% of the cost	Prosthetic devices: 20% of the cost
	Related medical supplies: 20% of the cost	Related medical supplies: 20% of the cost
<b>Renal Dialysis</b> <sup>1</sup>	20% of the cost	20% of the cost
<b>Transportation</b>	Not covered	Not covered
<b>Urgently Needed Services</b>	\$50 copay	\$50 copay
<b>Vision Services</b>	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$0-40 copay, depending on the service	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$0-15 copay, depending on the service
	Routine eye exam (for up to 1 every year): \$40 copay	Routine eye exam (for up to 1 every year): \$15 copay
		Contact lenses: \$0 copay
		Eyeglass frames (for up to 1 every year): \$0 copay
		Eyeglass lenses (for up to 1 every year): \$0 copay

Benefit	Regence Blue MedAdvantage HMO (HMO)	Regence Blue MedAdvantage HMO Plus (HMO)
<b>Vision Services (cont.)</b>	Eyeglasses or contact lenses after cataract surgery: You pay nothing <i>\$0 copay applies to glaucoma screening only.</i>	Eyeglasses or contact lenses after cataract surgery: You pay nothing Our plan pays up to \$100 every year for contact lenses, eyeglass lenses, and eyeglass frames. <i>You are responsible for amounts above the benefit limit.</i> <i>\$0 copay applies to glaucoma screening only.</i>
<b>Preventive Care</b>	You pay nothing Our plan covers many preventive services, including: Abdominal aortic aneurysm screening Alcohol misuse counseling Bone mass measurement Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screenings Cervical and vaginal cancer screening Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy) Depression screening Diabetes screenings HIV screening Medical nutrition therapy services Obesity screening and counseling Prostate cancer screenings (PSA) Sexually transmitted infections screening and counseling Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)	You pay nothing Our plan covers many preventive services, including: Abdominal aortic aneurysm screening Alcohol misuse counseling Bone mass measurement Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screenings Cervical and vaginal cancer screening Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy) Depression screening Diabetes screenings HIV screening Medical nutrition therapy services Obesity screening and counseling Prostate cancer screenings (PSA) Sexually transmitted infections screening and counseling Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)

## Summary of Benefits (continued)

Benefit	Regence Blue MedAdvantage HMO (HMO)	Regence Blue MedAdvantage HMO Plus (HMO)
<b>Preventive Care</b> (cont.)	<p>Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots</p> <p>“Welcome to Medicare” preventive visit (one-time)</p> <p>Yearly “Wellness” visit</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>	<p>Vaccines, including Flu shots, Hepatitis B shots, Pneumococcal shots</p> <p>“Welcome to Medicare” preventive visit (one-time)</p> <p>Yearly “Wellness” visit</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>
<b>Hospice</b>	<p>You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.</p>	<p>You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.</p>
<b>Inpatient Care</b>		
<b>Inpatient Hospital Care<sup>1</sup></b>	<p>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you’re admitted as an inpatient and ends when you haven’t received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There’s no limit to the number of benefit periods.</p> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p>\$390 copay per day for days 1 through 4</p> <p>You pay nothing per day for days 5 through 90</p> <p>You pay nothing per day for days 91 and beyond</p>	<p>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you’re admitted as an inpatient and ends when you haven’t received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There’s no limit to the number of benefit periods.</p> <p>Our plan covers an unlimited number of days for an inpatient hospital stay.</p> <p>\$310 copay per day for days 1 through 5</p> <p>You pay nothing per day for days 6 through 90</p> <p>You pay nothing per day for days 91 and beyond</p>



Benefit	Regence Blue MedAdvantage HMO (HMO)	Regence Blue MedAdvantage HMO Plus (HMO)
<b>Inpatient Mental Health Care</b>	For inpatient mental health care, see the “Mental Health Care” section of this booklet.	For inpatient mental health care, see the “Mental Health Care” section of this booklet.
<b>Skilled Nursing Facility (SNF)<sup>1</sup></b>	Our plan covers up to 100 days in a SNF. You pay nothing per day for days 1 through 20 \$160 copay per day for days 21 through 100	Our plan covers up to 100 days in a SNF. You pay nothing per day for days 1 through 20 \$160 copay per day for days 21 through 100
<b>Prescription Drug Benefits</b>		
<b>How much do I pay?</b>	For Part B drugs such as chemotherapy drugs <sup>1</sup> : 20% of the cost Other Part B drugs <sup>1</sup> : 20% of the cost	For Part B drugs such as chemotherapy drugs <sup>1</sup> : 20% of the cost Other Part B drugs <sup>1</sup> : 20% of the cost
<b>Initial Coverage</b>	You pay the following until your total yearly drug costs reach \$3,310. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.  You may get your drugs at network retail pharmacies and mail order pharmacies.	You pay the following until your total yearly drug costs reach \$3,310. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.  You may get your drugs at network retail pharmacies and mail order pharmacies.

## Summary of Benefits (continued)

Benefit	Regence Blue MedAdvantage HMO (HMO)				Regence Blue MedAdvantage HMO Plus (HMO)			
Initial Coverage (cont.)	Standard Retail Cost-Sharing				Standard Retail Cost-Sharing			
	Tier	One-month supply	Two-month supply	Three-month supply	Tier	One-month supply	Two-month supply	Three-month supply
	Tier 1 (Preferred Generic)	\$5 copay	\$10 copay	\$10 copay	Tier 1 (Preferred Generic)	\$3 copay	\$6 copay	\$6 copay
	Tier 2 (Generic)	\$12 copay	\$24 copay	\$24 copay	Tier 2 (Generic)	\$10 copay	\$20 copay	\$20 copay
	Tier 3 (Preferred Brand)	\$47 copay	\$94 copay	\$117.50 copay	Tier 3 (Preferred Brand)	\$47 copay	\$94 copay	\$117.50 copay
	Tier 4 (Non-Preferred Brand)	\$100 copay	\$200 copay	\$250 copay	Tier 4 (Non-Preferred Brand)	\$100 copay	\$200 copay	\$250 copay
	Tier 5 (Specialty Tier)	33% of the cost	Not Offered	Not Offered	Tier 5 (Specialty Tier)	33% of the cost	Not Offered	Not Offered
	Tier 6 (Select Care Drugs)	\$0	\$0	\$0	Tier 6 (Select Care Drugs)	\$0	\$0	\$0

Benefit	Regence Blue MedAdvantage HMO (HMO)				Regence Blue MedAdvantage HMO Plus (HMO)			
Initial Coverage (cont.)	<b>Standard Mail Order Cost-Sharing</b>				<b>Standard Mail Order Cost-Sharing</b>			
	<b>Tier</b>	<b>One-month supply</b>	<b>Two-month supply</b>	<b>Three-month supply</b>	<b>Tier</b>	<b>One-month supply</b>	<b>Two-month supply</b>	<b>Three-month supply</b>
	Tier 1 (Preferred Generic)	\$5 copay	\$10 copay	\$10 copay	Tier 1 (Preferred Generic)	\$3 copay	\$6 copay	\$6 copay
	Tier 2 (Generic)	\$12 copay	\$24 copay	\$24 copay	Tier 2 (Generic)	\$10 copay	\$20 copay	\$20 copay
	Tier 3 (Preferred Brand)	\$47 copay	\$94 copay	\$117.50 copay	Tier 3 (Preferred Brand)	\$47 copay	\$94 copay	\$117.50 copay
	Tier 4 (Non-Preferred Brand)	\$100 copay	\$200 copay	\$250 copay	Tier 4 (Non-Preferred Brand)	\$100 copay	\$200 copay	\$250 copay
	Tier 5 (Specialty Tier)	33% of the cost	Not Offered	Not Offered	Tier 5 (Specialty Tier)	33% of the cost	Not Offered	Not Offered
	Tier 6 (Select Care Drugs)	\$0	\$0	\$0	Tier 6 (Select Care Drugs)	\$0	\$0	\$0
	If you reside in a long-term care facility, you pay the same as at a retail pharmacy.				If you reside in a long-term care facility, you pay the same as at a retail pharmacy.			
You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy.				You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy.				

## Summary of Benefits (continued)

Benefit	Regence Blue MedAdvantage HMO (HMO)	Regence Blue MedAdvantage HMO Plus (HMO)
<b>Coverage Gap</b>	<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$3,310.</p> <p>After you enter the coverage gap, you pay 45% of the plan’s cost for covered brand name drugs and 58% of the plan’s cost for covered generic drugs until your costs total \$4,850, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>	<p>Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$3,310.</p> <p>After you enter the coverage gap, you pay 45% of the plan’s cost for covered brand name drugs and 58% of the plan’s cost for covered generic drugs until your costs total \$4,850, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>
<b>Catastrophic Coverage</b>	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$4,850, you pay the greater of:</p> <p>5% of the cost, or</p> <p>\$2.95 copay for generic (including brand drugs treated as generic) and a \$7.40 copayment for all other drugs.</p>	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$4,850, you pay the greater of:</p> <p>5% of the cost, or</p> <p>\$2.95 copay for generic (including brand drugs treated as generic) and a \$7.40 copayment for all other drugs.</p>

Benefit	Regence BlueAdvantage HMO (HMO)	Regence Blue MedAdvantage HMO Plus (HMO)
<b>Optional Benefits (you must pay an extra premium each month for these benefits)</b>		
<b>Package 1: DVH/DH Option</b>	Benefits include: Preventive Dental Comprehensive Dental Eyewear Hearing Aids	Benefits include: Preventive Dental Comprehensive Dental Hearing Aids
<b>How much is the monthly premium?</b>	Additional \$39.00 per month. You must keep paying your Medicare Part B premium and your \$0 monthly plan premium.	Additional \$38.00 per month. You must keep paying your Medicare Part B premium and your \$49 monthly plan premium.
<b>How much is the deductible?</b>	This package does not have a deductible.	This package does not have a deductible.
<b>Is there a limit on how much the plan will pay?</b>	Our plan pays up to \$1,600 every year. Our plan has additional coverage limits for certain benefits.	Our plan pays up to \$1,500 every year. Our plan has additional coverage limits for certain benefits.
	<p><i>Dental:</i> You pay 50% of the cost of covered dental services to the benefit limit.</p> <p><i>Vision Hardware:</i> Our plan pays up to \$100 per calendar year</p> <p><i>Hearing Aid:</i> You pay a copay of \$699 or \$999 per hearing aid on TruHearing Chime products</p> <p><i>Additional coverage limits apply. See your EOC for more information.</i></p>	<p><i>Dental:</i> You pay 50% of the cost of covered dental services to the benefit limit.</p> <p><i>Hearing Aid:</i> You pay a copay of \$699 or \$999 per hearing aid on TruHearing Chime products</p> <p><i>Additional coverage limits apply. See your EOC for more information.</i></p>

### Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-522-8896. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-522-8896. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-855-522-8896 我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-855-522-8896。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-522-8896. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-855-522-8896. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-855-522-8896 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-522-8896. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-855-522-8896번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-522-8896. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:**

إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى بمساعدتك. هذه خدمة مجانية الاتصال بنا على 1-855-522-8896. سيقوم شخص ما يتحدث العربية

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-855-522-8896 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-855-522-8896. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-855-522-8896. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-855-522-8896. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-855-522-8896. Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、  
1-855-522-8896にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。