



Blue Cross Group Medicare Advantage (HMO)SM

The advantage is yours.

Look inside for:

- Details about your retiree group Medicare Advantage plan
- Getting started
- What to expect



live your
Blue lifeSM





Medicare Coverage Made Easy

Blue Cross Group Medicare Advantage (HMO) is your all-in-one plan.

Your benefit administrator offers Blue Cross Group Medicare Advantage (HMO) for your Medicare coverage. It bundles medical and prescription drug benefits into a single plan, and includes extra health and wellness benefits. It's your one-stop shop for all your health insurance needs. It covers most commonly used services such as provider visits, inpatient hospital and outpatient services, emergency care and prescription medicines. Your Medicare paperwork, claims and benefits are managed and you have only one number to call when you have questions.

Here's how it works.



Your Providers

With Blue Cross Group Medicare Advantage (HMO), your care is handled by one primary care provider (PCP) who knows your health history.

You may need a referral from your PCP before visiting a specialist.

Some high-cost medical services that have more cost-effective alternatives need prior authorization from the plan before your provider can proceed.

Find providers at www.bcbsnm.com/retiree-medicare-tools.



Your Prescription Drug Coverage

Copay and Deductible

You may have a copay or coinsurance for your prescriptions. You may need to meet a deductible before benefits start. Review the Summary of Benefits to understand the details of your plan.

Important Message About What You Pay for Insulin and Vaccines

Insulin: You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

Vaccines: Your plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible.

List of Covered Drugs (Formulary)

Within the formulary, you will see that prescription drugs are placed into tiers. The costs for drugs in each tier are generally different. Tier 1 includes the drugs prescribed for common conditions.

Pharmacies in the Neighborhood and across the Nation

Our national pharmacy network includes thousands of locations. All major national retail and grocery pharmacy chains participate in the network, including:



Other pharmacies are available in our network.



Before you enroll, you can search for your medicines online at www.myprime.com.*

Select 'Medicines,' then:

- 'Find a Medicine,' followed by
- 'Continue without sign in.'

Under 'Select Your Health Plan':

- Select BCBS New Mexico
- Answer 'Yes.'
- Select 'Blue Cross Group Medicare Advantage (HMO).'
- Click 'Continue.'

Type your medicine and dosage.

- Review the drug tier and requirements.
- Refer to the Summary of Benefits for your cost.

* MyPrime.com is a pharmacy benefit website owned and operated by Prime Therapeutics LLC, a separate company providing pharmacy benefit management services for your plan.

Extra health and wellness benefits complete your coverage.



Wellness Solutions

Track your health and keep learning with our wellness and education tools. You can set and track progress toward your health care goals. You can also learn about:

- Diabetes self-care.
- Managing blood pressure.
- Healthy diet and weight management.
- Stopping tobacco use.
- Stress management and mental health.
- Safety tips.

Rewards Program

Put up to \$100 worth of gift cards in your pocket for choosing healthy activities. Earn gift cards for completing Healthy Actions throughout the year, like having your Annual Wellness Visit, getting your flu shot or taking a Fall Risk Assessment.*

Gift card options include major national retailers. They may offer physical and/or eCards. The maximum annual rewards you can earn is \$100 worth of gift cards. *Please note: Healthy Actions are subject to change.*

Fitness Designed for You

The SilverSneakers®** Fitness Program is included in your plan. It helps you achieve your health and fitness goals with access to more than 15,000 fitness locations and online classes led by certified instructors.

Virtual Visits

See a doctor from the comfort and safety of your home with telehealth services. Your current provider may offer virtual visits.

24/7 Nurseline

Your call is taken by a registered nurse who can help if you are sick or hurt and not sure what to do.

These extra health and wellness benefits are part of your retiree group Medicare Advantage plan. Please read the Summary of Benefits for coverage details.

* Registration is required to participate. Visit www.BlueRewardsNM.com to register and see what Healthy Actions earn rewards. If you do not have internet access, call customer service using the phone number on the back of your insurance card. Maximum annual rewards of \$100 in gift cards. One reward per Healthy Action per year. Healthy Action dates of service must be in the current plan year. Healthy Actions that earn rewards are subject to change.

** Classes and amenities vary by location.

What happens after you enroll?

1. Medicare Approval

You must be a retiree enrolled in Medicare Part A and Part B to be eligible for this plan.

Medicare must approve your enrollment before you are officially a member. This generally takes about 10 business days.

2. Acknowledgment and Confirmation Letters

We'll let you know the status of your enrollment. Within 10–14 days of receiving your enrollment, we'll send you an acknowledgment letter. It explains that we've received your information and are waiting for Medicare to approve your eligibility. After Medicare approves, we'll send you a confirmation letter followed by your member ID card.

3. Member ID Card

Always show your Blue Cross and Blue Shield of New Mexico (BCBSNM) ID card when you visit a provider or pharmacy. Information on the ID card helps the provider file your claim with us.



Your card will have this information:

- **Your name**
- **The name of your retiree group**
Medicare plan
- **Member ID number**
This number is unique to you.
- **Plan number**
This number is used by the plan only.
- **Copays**
These are the fixed amounts you may have to pay when you visit a provider or pharmacy.
- **Customer service phone number**
- **Our website**

If your ID card hasn't come in the mail by your effective date, you can still use your benefits. Just show your confirmation letter as proof of insurance.

4. Welcome Kit

Your Welcome Kit usually arrives after your member ID card and contains a Welcome Guide, Formulary, Evidence of Coverage Benefit Insert and information to help you get the most from your plan.



Staying Connected

Once you are a member, your plan becomes your partner in health. We will reach out during the year with helpful reminders and health tips. If you have a special medical condition, you may receive personalized communication from our medical professionals. They can help you manage your health and find resources just for you. Feel free to reach out to Customer Service with questions, or if you are unsure about any communications you get about your plan. And please tell us if you have any special needs we should know about.

Blue Access for MembersSM

**Register for Blue Access for Members (BAMSM)
at www.bluemembernm.com.**

BAM is a secure website and mobile app designed to give you quick, easy access to the information you need any time. If you already have a BAM account, you do not need to set up a new one.

Bookmark it on your computer or download the easy-to-use mobile app.

You can:

- Search for providers and pharmacies.
- See your prescription history.
- View claims status and up to 18 months of activity.
- Request an ID card or print a temporary ID.



It's Easy to Get Started!

Go to www.bluemembernm.com or grab your smartphone and your member ID card and text[†] BCBSNMAPP to 33633 so you can use BAM while you're on the go.

[†] Message and data rates may apply.

Blue Cross and Blue Shield of New Mexico is honored to be entrusted with your care.

We are committed to providing you with outstanding service, medical expertise and convenience.

Let's get started.

1. You must be enrolled in Medicare Part A and Part B. You must also be a retiree and continue to pay your Part B premium. If you haven't signed up for Medicare yet, contact your local Social Security office or go to www.ssa.gov to enroll online.

2. Review this brochure and the enclosed Summary of Benefits for details about your plan.

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

4. Indicate your Primary Care Provider on the enrollment form.

5. Watch the mailbox for your acknowledgment letter, Medicare enrollment confirmation, your new member ID card, and your Welcome Kit.



Questions about your retiree group Medicare plan?

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



This information is not a complete description of benefits. The formulary and pharmacy network may change at any time. You will receive notice when necessary.

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The Healthy Activity Portal is a website owned and operated by HealthMine, Inc., an independent company that has contracted with Blue Cross and Blue Shield of New Mexico to provide digital health and personal clinical engagement tools and services for members with coverage through BCBSNM.

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