Effective January 1, 2021 – December 31, 2021

2021 Summary of Benefits

Blue Shield 65 Plus (HMO)

Medicare Advantage Prescription Drug Plan

Kern County

blue california

blueshieldca.com/medicare

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Summary of benefits

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Premiums and benefits	You pay	What you should know
Monthly plan premium	$0	You must continue to pay your Medicare Part B premium in addition to the plan premium, if applicable.
Deductible	$0	
Annual out-of-pocket maximum amount	$3,400	Does not include Part D prescription drugs. This is the most you would pay for the year for in-network covered Medicare Part A and Part B services.
Inpatient hospital care	$0 copay per admission	Our plan covers an unlimited number of days for a Medicare-covered inpatient hospital stay in a network hospital.
Outpatient hospital services • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery	$150 copay for each visit to an outpatient hospital facility $0 copay for observation services $85 copay for each visit to an emergency room (this copay is waived if you are admitted to the hospital within one day for the same condition)	Our plan covers medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.
Outpatient surgery	$0 copay for each visit to an ambulatory surgical center $150 copay for each visit to an outpatient hospital facility	
Doctor visits • Primary care physician • Specialists	 $0 copay per visit $0 copay per visit	 **A referral from your doctor may be required for Specialist visits.**
Preventive care	$0 copay	Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency care	$85 copay per visit $50,000 combined annual limit for emergency care and urgently needed services outside the United States and its territories	This copay is waived if you are admitted to a hospital within one day for the same condition. Worldwide coverage.

Premiums and benefits	You pay	What you should know
Urgently needed services	$20 copay for each visit to a network urgent care center within your plan service area $20 copay for each visit to an urgent care center or physician office outside your plan service area but within the United States and its territories $85 copay for each visit to an emergency room outside of your plan service area but within the United States and its territories $85 copay for each visit to an emergency room, urgent care center, or physician office that is outside of the United States and its territories $50,000 combined annual limit for emergency care and urgently needed services outside the United States and its territories	Worldwide coverage.
Diagnostic services, labs, and imaging		**A referral from your doctor may be required for diagnostic services, labs and imaging services.**
• Diagnostic radiology services (such as MRIs, CT scans, PET scans, etc.)	$65 copay for each diagnostic radiology service	Covered according to Medicare guidelines; prior authorization is required.
• Lab services	$0 copay	
• Diagnostic tests and procedures	$0 copay	
• Outpatient X-rays	$0 copay	
• Therapeutic radiology services (such as radiation treatment for cancer)	20% coinsurance for each therapeutic radiology service	While you pay 20% coinsurance for therapeutic radiology services, you will never pay more than your $3,400 total out-of-pocket maximum for the year.

Premiums and benefits	You pay	What you should know
Hearing services • Hearing exam (Medicare-covered) • Routine (non-Medicare covered) hearing exam	$0 copay per visit	**A referral from your doctor may be required for hearing services.**
Dental services	Covered with an additional plan premium	See optional supplemental dental HMO and PPO plans for more information about dental services for an extra plan premium.
Vision services		
• Exam to diagnose and treat diseases and conditions of the eye	$0 copay for each Medicare-covered visit	**A referral from your doctor may be required for an exam and treat diseases and conditions of the eye.**
• Routine eye exam and refraction	$10 copay per visit	One visit every 12 months with network provider. Some coverage at non-network providers included; see the plan EOC for details.
• Eyeglass frames	$20 copay	Our plan pays up to $150 for one pair of eyeglass frames every 24 months. Some coverage at non-network providers included; see the plan EOC for details.
• Eyeglass lenses or contact lenses	$20 copay	Our plan pays for either one pair of prescription eyeglass lenses or up to $150 for contact lenses every 12 months when obtained from a network provider. Some coverage at non-network providers included; see the plan EOC for details.

Premiums and benefits	You pay	What you should know
Mental health services • Inpatient mental health care • Outpatient group therapy visit • Outpatient individual therapy visit	 $900 copay per Medicare-covered stay $30 copay per visit $30 copay per visit	**A referral from your doctor may be required for mental health services.** A benefit period starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins.
Skilled nursing facility (SNF) care	$0 copay per day for days 1 - 20 $50 copay per day for days 21 – 100	**A referral from your doctor may be required for skilled nursing facility care.** 100 days per benefit period; no prior hospitalization required with network provider. A benefit period starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins.
Rehabilitation Services • Occupational therapy • Physical therapy and speech and language therapy	 $10 copay per visit $10 copay per visit	**A referral from your doctor may be required for rehabilitation services.**
Ambulance	$250 copay per trip (each way)	
Transportation	Not covered	
Medicare Part B Drugs	20% coinsurance for chemotherapy/radiation drugs and other Part B drugs	Some Part B drugs may require a prior authorization from your provider.

Extra benefits included in your plan

Premiums and benefits	You pay	What you should know
Annual Physical Exam	$0 copay	One every 12 months.
Opioid Treatment Program Services	$0 copay	
Additional telehealth services	$0 copay	Teladoc Physicians can diagnose and treat basic medical conditions, and can also prescribe certain medication.
Foot care (podiatry services)		**A referral from your doctor may be required for foot care services.**
• Foot exams and treatment	$0 copay for each Medicare-covered visit	
Diabetic Supplies & Services		**A referral from your doctor may be required for diabetic supplies & services.**
• Blood glucose monitors	$0 copay for ACCU-CHEK blood glucose monitors and 20% coinsurance for blood glucose monitors from all other manufacturers	Prior authorization from the plan may be required for durable medical equipment, blood glucose monitors and test strips.
• Diabetes self- management training, diabetic services and supplies	$0 copay for all training, services and supplies except blood glucose monitors (see "Blood glucose monitors" above)	See the plan EOC for more information.
Durable Medical Equipment (DME) and Related Supplies		**A referral from your doctor may be required for DME and related supplies.**
• Durable medical equipment (e.g., wheelchairs, oxygen	20% coinsurance	Prior authorization from the plan may be required for DME.
		See the plan EOC for more information.
Prosthetics/Medical Supplies		**A referral from your doctor may be required for prosthetics/ medical supplies.**
• Prosthetics (e.g., braces, artificial limbs)	20% coinsurance	
• Medical supplies (e.g., splints, casts)	$0 copay	
Health and Wellness programs		
• Basic gym access through SilverSneakers Fitness	$0 copay	
• NurseHelp 24/7℠ (telephone and online support)	$0 copay	
Acupuncture (non-Medicare covered)	$0 copay per visit	Limited to 24 visits per year.

Premiums and benefits	You pay	What you should know
Over-the-Counter Items	You have a $90 allowance per quarter to spend on covered items	You can place one order per quarter and cannot roll over your unused allowance into the next quarter.
Routine chiropractic services (non-Medicare covered)	$0 copay per visit	Limited to 24 visits per year.

Prescription drug coverage

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You pay the following:

Part D prescription drug benefit						
Stage 1: Annual Deductible Stage	This stage does not apply because there is no deductible.					
Stage 2: Initial Coverage Stage	**Preferred retail cost-sharing (in-network)**			**Standard retail cost-sharing (in-network)^**		
	30-day supply	**90-day supply*NDS**	**100-day supplyNDS**	**30-day supply**	**90-day supplyNDS**	**100-day supplyNDS**
Tier 1: Preferred Generic Drugs	$0 copay	See 100-day supply	$0 copay	$5 copay	See 100-day supply	$5 copay
Tier 2: Generic Drugs	$15 copay	$22.50 copay	Not Covered	$20 copay	$60 copay	Not Covered
Tier 3: Preferred Brand Drugs	$40 copay	$100 copay	Not Covered	$47 copay	$141 copay	Not Covered
Tier 4: Non-Preferred Drugs	$95 copay	$237.50 copay	Not Covered	$100 copay	$300 copay	Not Covered
Tier 5: Specialty Tier Drugs	33% coinsurance	Not Covered	Not Covered	33% coinsurance	Not Covered	Not Covered

^If you reside in a long-term care facility, you pay the same as at an in-network standard retail cost-sharing pharmacy. There are limited situations where you may be able to get drugs from an out-of-network pharmacy at the same cost as an in network standard retail cost-sharing pharmacy.

For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please refer to the plan EOC.

*90- and 100- day supply cost-sharing also applies to Blue Shield's mail service pharmacy.

NDS A long-term (up to a 90- or 100-day) supply is not available for select drugs. The drugs that are not available for a long-term supply are marked with the symbol NDS in our Drug List.

Prescription drug coverage (cont'd)

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Part D prescription drug benefit		
Stage 3: Coverage Gap Stage	Coverage for outpatient prescription drugs after the total yearly drug costs paid by both you and Blue Shield reach $4,130, until your yearly out-of-pocket drug costs reach $6,550	Tier 1: Preferred Generic Drugs are covered at the copays described above. For all other tiers, you pay 25% of the price for brand-name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs until your year-to-date out-of-pocket drug costs total $6,550, which is the end of the coverage gap stage. Whether a drug is considered generic or brand can be determined using the plan formulary.
Stage 4: Catastrophic Coverage Stage	After your yearly out-of-pocket drug costs (including drugs you bought through your retail pharmacy and through mail service) reach $6,550, you pay the greater of: • 5% of the cost, or • $3.70 copay for a generic drug (including brand name drugs treated as generic) and a $9.20 copay for all other drugs (This stage **protects** you from any additional costs once you have paid your yearly out-of-pocket drug costs.)	

Mail Service Pharmacy

CVS Caremark is our network mail service pharmacy where you may obtain a 90- or 100-day supply of maintenance drugs at a lower cost. They will be delivered to your home or office with no charge for shipping or delivery. Sign up at caremark.com or call (866) 346-7200 [TTY: 711].

Tier 5 drugs are limited to a 30-day supply by mail service.

Network pharmacies that offer preferred cost-sharing

You may pay less when you visit one of our network pharmacies that offer preferred cost- sharing. Here's just a few:

- CVS/pharmacy‡ (including CVS pharmacy at Target) (888) 607-4287 [TTY: 711]
- Safeway and Vons pharmacies‡ (877) 723-3929 [TTY: 711]
- Albertsons/Sav-on/Osco pharmacies‡ (877) 932-7948 [TTY: 711]
- Costco‡ (800) 955-2292 [TTY: 711]
- Ralphs‡, Walmart‡ and many more.

You do not have to be a Costco member to use Costco Pharmacies.
‡Accepts e-prescribing

Optional supplemental dental HMO and PPO plans

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You pay the following:

Network access	Optional supplemental dental HMO	Optional supplemental dental PPO	
	Participating dentists only	Participating dentists	Non-participating dentists
Monthly optional supplemental dental plan premium	$11.60	$40.50	
Calendar year deductible per member (not applicable to diagnostic and preventive services)	$0	You pay $50 before major services begin	
Calendar year benefit maximum per member*	$1,000 for covered endodontic, periodontic, and oral surgery services when performed by a network dental specialist.	$1,500 for covered preventive and comprehensive dental services combined, no matter if the services are performed by a participating general dentist or a dental specialist. Up to $1,000 of this maximum amount may be used for covered preventive and comprehensive dental services performed by non- participating dentists in a calendar year. You pay any amount above the $1,500 calendar year benefit maximum.	
Waiting Periods	No waiting period	No waiting period	

*All services must be performed, prescribed or authorized by your network dentist. If you need to see a specialist, you must get a referral from your primary dentist to receive covered specialist services. Plan pays a maximum of $1,000 per calendar year for covered specialist services. You are responsible for amounts above $1,000. If you are enrolled in the optional supplemental dental PPO plan and you need to see a specialist, you may go directly to the specialist.

Optional supplemental dental HMO and PPO plans (cont'd)

Effective January 1, 2021 - December 31, 2021

Network access	Optional supplemental dental HMO	Optional supplemental dental PPO	
	Participating dentists only	Participating dentists	Non-participating dentists
Summary list of services covered (ADA code)†			
	You pay	**You pay**	**You pay**
Diagnostic services			
Comprehensive oral exam (D0150)	$5 copay (2 visits in 12 months)	0% (2 visits in 12 months)	20% (2 visits in 12 months)
Complete X-rays (D0210)	$0 copay (1 series every 24 months)	0% (1 series every 36 months)	20% (1 series every 36 months)
Preventive care			
Prophylaxis – adult (D1110)	$5 copay (1 cleaning every 6 months)	0% (1 cleaning every 6 months)	20% (1 cleaning every 6 months)
Restorative services			
One surface composite resin restoration – anterior (D2330)	$11 copay	20%	30%
Crown (porcelain fused to noble metal) (D2750)	$275 copay‡	50%	50%
Periodontics	**For the optional supplemental dental HMO plan, your copayment will be higher if these services are performed by a specialist.**		
Periodontal scaling & root planing/four or more teeth per quadrant (D4341)	$45 copay	50%	50%
Endodontics	**For the optional supplemental dental HMO plan, your copayment will be higher if these services are performed by a specialist.**		
Anterior root canal therapy (D3310)	$195 copay	50%	50%
Molar tooth therapy (D3330)	$335 copay	50%	50%

† ADA codes are procedure codes established by the American Dental Association for efficient processing and reporting of dental claims.

‡ You pay the copayment plus the cost of precious or semi-precious metals. Porcelain on molar crowns is not a covered benefit.