

# Plan65

Medicare Supplement



## PLAN OPTIONS

Medicare deductibles effective through December 2021.  
Rates effective through June 2022.





## Local plans, local service

It's time to choose a Medicare Supplement plan! It's a big decision, one that you want to get right. You've come to the right place—Blue Cross & Blue Shield of Rhode Island (BCBSRI). Since 1939, we've been the hometown plan helping Rhode Islanders like you get the healthcare coverage that fits their needs.

And because we're Rhode Islanders too, we know where you're coming from and what you need in a Medicare Supplement plan. With many Plan 65 options to choose from, and lots of valuable extras that come with them, we are different.

### With BCBSRI, you get more:

- Plans that give you peace of mind
- Access to nationwide coverage
- Programs to get (and stay) healthy and save money

This book gives you everything you need to make the best Plan 65 choice. When you're ready, just ask us for help. We live and work in RI, too. We're ready to show you how local plans and local service can make a big difference. Call us at **1-800-505-2583** to schedule a one-on-one appointment and get personalized help, online or by phone, from the comfort and safety of your own home. Or you can go to **[bcsri.com/Plan65](https://www.bcsri.com/Plan65)** anytime.



# Why choose a Plan 65 Medicare Supplement Plan?

Original Medicare (Medicare Part A and Part B) has deductibles and copays that can really add up—with no annual maximum. So a bit of bad luck with your health could mean a serious financial hit.

Get the peace of mind that comes with added coverage. Plan 65 covers most of your deductibles and copays. It limits your out-of-pocket expenses. And you still get the choice of any provider or hospital that accepts Medicare—without needing a referral. Plan 65 plans can be easily paired with our dental and prescription drug coverage.

## Take a look at some of our feature plans:

### PLAN G

Consider Plan G if you think you'll use medical services more frequently—for example, more than 10 office visits over the next year.

- ▶ Extensive coverage after meeting the Part B deductible for Medicare-approved services

### PLAN SELECT G

Plan Select G is a unique plan that offers Plan G coverage with a select network of Rhode Island hospitals at a reduced rate.

- ▶ Lower monthly premiums in exchange for using a select network of Rhode Island hospitals (see page 5)

### PLAN N

Consider Plan N if you expect to need fewer medical services. Plan N will feel familiar to you if you had a traditional health plan through an employer.

- ▶ Lowest premium of the Plan 65 plan options
- ▶ Some out-of-pocket expenses

## The Value of Blue Guarantee

If you choose BCBSRI when you're first eligible for Medicare coverage, you gain exclusive access to a one-time opportunity to switch from a BCBSRI Medicare Advantage plan to an open Plan 65 Supplement plan in the future.\*

\*Some exclusions may apply. Please call the Medicare Sales team for more information at (401) 351-2583 or 1-800-505-2583.

# Plan 65<sup>®</sup> Plan Options At-a-Glance

Benefit Features	Medicare <sup>1</sup>	Plan G/Select G <sup>3</sup>		Plan N			
	Medicare Pays	Plan Pays	You Pay	Plan Pays	You Pay		
<b>Part A Services</b>							
Hospitalization • First 60 days	All but \$1,484 per benefit period	\$1,484 per benefit period	\$0	\$1,484 per benefit period	\$0		
• Days 61 - 90	All but \$371 per day	\$371 per day		\$371 per day			
• Days 91 and after while using 60 lifetime reserve days	All but \$742 per day	\$742 per day		\$742 per day			
• Once lifetime reserve days are used, an additional 365 days	\$0	All Medicare eligible expenses		All Medicare eligible expenses			
Skilled nursing care • First 20 days	All approved amounts	\$0		\$0			
• Days 21 - 100	All but \$185.50 per day	Up to \$185.50 per day		Up to \$185.50 per day			
• Days 101 and after	\$0	\$0	All costs	\$0	All costs		
<b>Part B Services</b>							
Part B excess charges	\$0	All costs	\$0	\$0	All costs		
Immunizations and screenings	All costs	\$0			\$203 annual deductible	20% after \$203 annual deductible is met	\$0
Colorectal exam and prostate specific antigen (PSA) test							
Lab services (Medicare-covered)							
Home health care (Medicare-covered)							
Hospice care	All but very limited copay/coinsurance	Medicare copay/coinsurance					Medicare copay/coinsurance
Doctors visits	80%	20% after \$203 annual deductible is met	\$203 annual deductible	20% after \$203 annual deductible is met			Up to \$20 copay per visit after \$203 annual deductible
Emergency room					Up to \$50 copay per visit after \$203 annual deductible		
Outpatient surgery					\$203 annual deductible		
Diagnostic tests, X-rays							
Durable medical equipment, prosthetics							
Urgently needed care							
Ambulance services							
Foreign travel care <sup>2</sup>	\$0	80%	20% after \$250 deductible	80%	20% after \$250 deductible		

1. Medicare amounts are current for 2021 and may change on an annual basis.

2. The \$250 deductible is annual. There is a \$50,000 lifetime maximum for the foreign travel care benefit.

3. Plan Select G and Plan Select F do not apply the Part A deductible or Part A copay when you use a hospital within the Plan 65 Select

4 Hospital Network. If you use a non-participating Plan 65 Select Hospital for Medicare Part A benefits, you will be responsible for the applicable Medicare eligible expenses, Part A deductible, and/or Part A copay. The network is subject to change at any time.

Plan F/Select F <sup>3,4</sup>		Plan A		
Plan Pays	You Pay	Plan Pays	You Pay	
\$1,484 per benefit period	\$0	\$0	\$1,484 per benefit period	
\$371 per day		\$371 per day	\$0	
\$742 per day		\$742 per day		
All Medicare eligible expenses		All Medicare eligible expenses		
\$0				
Up to \$185.50 per day		\$0		Up to \$185.50 per day
\$0		All costs		All costs
All costs	\$0	All costs	All costs	
\$0		\$0	\$0	
Medicare copay/coinsurance		Medicare copay/coinsurance		
20% and \$203 annual deductible		20% after \$203 annual deductible is met	\$203 annual deductible	
80%		20% after \$250 deductible	\$0	All costs

## Plan 65 Select Hospital Network Listing

Plan Select F and Select G are not subject to the Part A deductible or Part A copay when you use the following hospitals in Rhode Island:<sup>3</sup>

- Butler Hospital
- Kent Hospital
- Landmark Medical Center
- The Miriam Hospital
- Newport Hospital
- Our Lady of Fatima Hospital
- Rehabilitation Hospital of Rhode Island
- Rhode Island Hospital
- Roger Williams Medical Center
- South County Hospital
- The Westerly Hospital
- Women & Infants Hospital

This list is subject to change. For the most up-to-date information, please call the Medicare Concierge team at **(401) 351-2583** or **1-800-267-0439**, or visit our website at **[bcbsri.com/Plan65](http://bcbsri.com/Plan65)**.

4. Plan F and Select F are not available to members who become eligible for Medicare on or after January 1, 2020.

# Plan rates

Plan 65 offers age-in rates—so you can get the most out of your retirement with lower monthly premiums!

## Non-Tobacco User Rates\*

Age Range	Plan G	Plan Select G	Plan N	Plan F	Plan Select F	Plan A
Under 65**	--	--	--	--	--	\$332.62
65-67	\$130.43	\$114.89	\$109.77	\$175.96	\$131.51	\$188.52
68-70	\$156.51	\$137.87	\$131.72	\$211.15	\$157.81	\$226.23
71-72	\$180.59	\$159.08	\$151.98	\$243.64	\$182.09	\$261.04
Base rate /73+	\$200.66	\$176.76	\$168.88	\$270.70	\$202.32	\$290.04

\*These rates are available by attesting to no tobacco use on your application or completing the Tobacco Use Attestation Form after becoming a Plan 65 member.

## Tobacco User Rates

Age Range	Plan G	Plan Select G	Plan N	Plan F	Plan Select F	Plan A
Under 65**	--	--	--	--	--	\$369.58
65-67	\$144.92	\$127.66	\$121.97	\$195.51	\$146.12	\$209.47
68-70	\$173.90	\$153.19	\$146.35	\$234.61	\$175.34	\$251.37
71-72	\$200.65	\$176.76	\$168.87	\$270.71	\$202.32	\$290.04
Base rate /73+	\$222.95	\$196.40	\$187.64	\$300.78	\$224.80	\$322.27

 **Save \$2/month on your monthly premium by choosing our electronic funds transfer (EFT) payment option.**

These rates are effective through June 30, 2022, and apply to members enrolling for the first time—within six months of becoming eligible for Medicare Part B. Additional restrictions may apply. For members enrolling under other situations, or for more information, please call the Medicare Sales team at **(401) 351-2583** or **1-800-505-2583**.

\*\*For enrollment on or after July 1, 2019, if you are under 65 and enrolled in Medicare due to disability or end-stage renal disease (ESRD). For members 65 and over enrolled in Medicare due to disability or ESRD, the monthly rate is the base rate, regardless of age at enrollment.

# Additional products to improve your plan

We also offer these products that you can select to improve your coverage.

## Blue Cross Dental Direct

Add a Blue Cross Dental Direct plan for full-body coverage and peace of mind. You'll get the convenience of carrying just one membership card for your medical and dental coverage.

All of our Blue Cross Dental Direct plans come with:

- Our extensive network, which includes 9 out of 10 dentists in Rhode Island, plus national coverage coast-to-coast (more than 100,000 dentists)
- Coverage for out-of-network care



## Prescription Drug Plans

Our Blue MedicareRx<sup>sm</sup> prescription drug plans (PDPs) offer Medicare prescription drug coverage to Rhode Island residents who are:

- Entitled to Medicare Part A and/or enrolled in Part B AND
- Not enrolled, or do not plan to stay enrolled, in another Medicare PDP or Medicare Advantage plan with Part D prescription coverage



To learn more about Blue Cross Dental Direct or Blue MedicareRx PDPs, including additional eligibility requirements, just ask our Medicare Sales team. (See page 10 for contact information.)

Blue MedicareRx (PDP) is a prescription drug plan with a Medicare contract. Enrollment in Blue MedicareRx depends on contract renewal.

# Enrollment made easy

## Follow these steps to make enrolling in Plan 65 simple:

1. Make sure you are enrolled in Medicare Part A and Medicare Part B.
2. Decide which Plan 65 option best fits your needs. (See pages 4-5 for details.)
3. Determine whether you want to enroll in dental coverage. (See page 7 for details.)
4. Consider adding Blue MedicareRx prescription drug coverage. (See page 7 for details.)
5. Fill out the applications enclosed in your Plan 65 kit and mail them to:

Blue Cross & Blue Shield of Rhode Island  
Medicare Sales Department  
500 Exchange St.  
Providence, Rhode Island 02903-2699

## When can you enroll?\*

You may already know that there is a 6 month eligibility period to enroll in Plan 65. But did you know that you can enroll after you have retired from an active commercial insurance plan or have moved to Rhode Island from another state with prior Medicare Supplement or Medicare Advantage coverage?

There may be other situations in which your enrollment may be guaranteed as well. Certain changes in your circumstances can qualify you to enroll in Plan 65. Please call the Medicare Sales team for more information at **(401) 351-2583** or **1-800-505-2583**.



\*We may require documentation as evidence of your eligibility. Some exclusions may apply.



# Get more from your membership

## Improve your health

### Fitness discounts when you use members-only deals from Blue365®

- **Fitness Your Way by Tivity Health** provides access to a network of 10,000+ gyms with a \$0 sign-up fee at locations such as Curves, Anytime Fitness, and some Gold's Gym and YMCA locations. At-home, on-demand fitness classes are also available 24/7.
- **Gympass** gives you access to 11,000+ gyms and studios. You also get additional flexibility with online personal training, guided meditations, nutrition, and live-streamed and on-demand classes like Calm, SNAP Fitness, Barry's, SoulCycle, and more. There are so many options available—starting at \$19.99, you can choose what works best for you.



### Services and activities by Your Blue Store<sup>SM</sup>

Get personalized help at our four retail stores. Have your plan questions answered or talk with a nurse or dietitian one-on-one.

Your Blue Store Studio keeps you healthy—online and in person—with fitness classes and educational workshops on health and nutrition.



## Stay informed

### myBCBSRI

myBCBSRI is an online experience, tailored to you. It gives you easy access to digital ID cards, electronic documents (go paperless!), claim status, and benefit information.

Connecting with us has never been easier—create a personalized experience and choose how you receive communications about your benefits.

It's easy to register—have your ID number handy and visit [myBCBSRI.com](https://myBCBSRI.com).

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# We're here to help!



## Call

### Interested in enrolling in Plan 65, dental, or prescription drug coverage?

Contact the Medicare Sales team at **(401) 351-2583** or **1-800-505-BLUE (2583)** (TTY: 711).

**Hours:** Monday through Friday, 8:00 a.m. to 8:00 p.m.  
(Open seven days a week, 8:00 a.m. to 8:00 p.m. from October 1 – March 31.)  
You can use our automated answering system outside of these hours.

### Already a Plan 65 member?

Call the Medicare Concierge team at **(401) 277-2958** or **1-800-267-0439** (TTY: 711).

**Hours:** October 1 – March 31, seven days a week, 8:00 a.m. to 8:00 p.m.  
April 1 – September 30, Monday through Friday, 8:00 a.m. to 8:00 p.m.;  
Saturday, 8:00 a.m. to noon.  
You can use our automated answering system outside of these hours.



## Click

Visit [bcsri.com/Plan65](https://bcsri.com/Plan65) to review plan options, get recommendations, and find out about events.



## Come by Your Blue Store<sup>SM</sup> retail locations\*



### CRANSTON

Marshalls Plaza  
1400 Oaklawn Ave.



### LINCOLN

Lincoln Mall Shopping Center  
622 George Washington Hwy.



### EAST PROVIDENCE

Highland Commons  
71 Highland Ave.



### WARWICK

Cowesett Corners  
300 Quaker Ln.

\*Our Your Blue Store locations follow state and federal guidelines during emergencies.

**10** Please check [bcsri.com/yourbluestore](https://bcsri.com/yourbluestore) for information regarding special senior hours, store opening status (including capacity limits)







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