

2018

Group BlueCHiP for Medicare

Enrollment Guide



The Blue Difference:

Local plans, local service

We're thrilled that your employer has chosen Blue Cross & Blue Shield of Rhode Island (BCBSRI) for Medicare Advantage coverage!

With BCBSRI, you get to experience The Blue Difference. What makes us different?

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 from a Medicare plan.

We're right here in your community, ready to help you with enrollment or any questions you have. And we'll make it easier and faster so you can get back to enjoying life.

Great health plans start here:

- Gym membership privileges for \$5 a month, including access to YMCA centers and pools
- \$0 mail order prescriptions for a 90-day supply of many Tier 1 drugs
- Dental and vision coverage, including vision hardware, for total peace of mind

This guide gives you everything you need to know about how to enroll. If you have any questions, please contact your former or current employer, or call us at (401) 351-BLUE (2583).

Helping our members find a *Second Act*

Many of our Medicare members want to serve our community by volunteering. That's why we created our *Second Act* program. In partnership with community agencies and organizations, *Second Act* matches our Medicare members with volunteer opportunities that help them make a difference and share their skills and time with others.

To learn more, visit serverhodeisland.org or call (401) 331-2298.



"The *Second Act* program really makes me feel like I'm making a difference. Try it – I think you'll find it really rewarding."

Lou,
Medicare member and *Second Act* participant

What you need to know: Enrollment

This section tells you everything you need to know about Group BlueCHIP for Medicare enrollment, including how enrollment periods work, how to enroll, and what you should expect after you enroll.

Understanding enrollment periods (When you can enroll or change your plan)

To enroll for the first time:

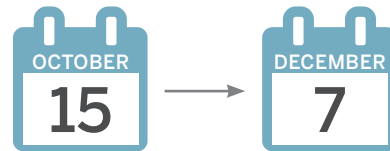
Initial Coverage Election Period

- From three months before until three months after you become eligible for Medicare (a total of 7 months)

To re-enroll or change your coverage:

Medicare Advantage Annual Enrollment Period

- October 15 to December 7
- Coverage effective January 1



To disenroll:

Medicare Advantage Annual Disenrollment Period

- January 1 to February 14

If you have special circumstances:

Special Election Period

Have questions or need help enrolling?

Call:

(401) 351-BLUE (2583) or toll-free 1-800-505-BLUE (2583), or TTY: 711.

Hours:

October 1 – February 14, seven days a week, 8:00 a.m. to 8:00 p.m.

February 15 – September 30, Monday – Friday, 8:00 a.m. to 8:00 p.m.

How to enroll

Once you've carefully reviewed the Group BlueCHIP for Medicare benefits you can enroll.



By paper form (provided with this guide):

- **Mail the form to:**

Membership Department – 00083
Blue Cross & Blue Shield of Rhode Island
500 Exchange Street, Providence, RI 02903-9743; or

- **Fax the form to** (401) 459-5649.



To avoid processing delays, please ensure that your form is filled out completely. It is very important that you sign and date the form, and keep the member copy.

If you are completing the form for someone else:

- Be sure to sign the form and note your relationship to the enrollee.
- If you have durable power of attorney or legal guardianship for the enrollee's health decisions, please enclose a copy of the legal document with the form. Your signature certifies that:
 - You are authorized under state law to complete this enrollment, and
 - Documentation of this authority is available upon request.



What to expect after you enroll

Shortly after you've enrolled in a Group BlueCHIP for Medicare plan, we'll send you a confirmation letter to verify which plan you've selected and make sure you understand the plan.

Information about premium assistance

If you qualify, you'll receive:

- A letter about how to get Extra Help from Medicare for your Part D prescription costs
- Information about eligibility for Medicare Savings Programs

Your welcome kit

You'll receive a package in the mail that contains:

- Your Group BlueCHIP for Medicare plan ID card
- Important information about your plan and its benefits

Once you're a member:

- Get more from your plan: Register for a secure account on **bcbsri.com/Medicare** to enjoy members-only discounts, programs, and health information.
- Begin using your **medical and pharmacy benefits** on your effective date, which is noted in the enrollment confirmation letter we'll send to you.
- Enroll in our **Care Management Program** at no cost to talk to a BCBSRI healthcare professional about your health and any questions you have, or to help you set up a treatment plan (if appropriate). Call **(401) 459-2273** or **1-800-637-3718, ext. 2273 (TTY: 711)**.

Get more from your membership!



Improve your health

Gym membership – With our Living Fit program, your retirees get a full membership at their choice of more than 50 fitness centers across Rhode Island for \$5/month.

Retirees also get the lowest available membership rate for the type of membership selected at more than 9,500 fitness centers nationwide (including over 70 in Rhode Island), plus savings on select exercise equipment. In partnership with the International Fitness Club Network (IFCN) members are eligible for:

- Free, one-week trial memberships at participating clubs
- The lowest available rate for whichever membership they select
- Workout privileges at over 9,500 IFCN network fitness facilities in 50 states and 51 countries when they travel more than 50 miles from their home club



Classes and screenings at our retail stores – Visit any of our 3 Your Blue StoresSM for exercise classes, nutrition seminars, nurse consultations, and health screenings, all at no additional cost. Visit bcbsri.com/YourBlueStore to enroll.

In-home health assessments – You can have an annual health assessment—at no cost to you—right in your home! A medical professional will ask about your health concerns, discuss your medications, and review your medical records. You can also receive one in our East Providence retail store.



Save money

New! \$0 Mail order prescriptions – Enjoy a \$0 copay for a 90-day supply of many medications in Tier 1, and get them delivered right to your door.

My Advocate[®] – My Advocate is a service that can help you find and apply for programs that may save you money, like Medicare savings programs and Extra Help with Part D prescription drug costs. To learn more, call **1-866-866-7680**.



Enjoy convenience and peace of mind

24/7 Nurse Care Line – Have a health question? Our registered nurses can answer questions about your health, including: cold and flu, sprains and cuts, medications, and much more. No waiting for a call back—and no cost to you. Simply call **1-844-50-NURSE**.

Mobile app – Access your plan information and benefits, all from the palm of your hand, with Your Blue Touch RI mobile app. Just download the app from the Apple or Google app store.*



Medicare Concierge Team – We understand that questions can pop up anytime, even on weekends. That is why we make it easy to contact us seven days a week. Through the many resources we have available to us, we can assist members in a wide variety of different languages.

GeoBlueSM Travel Health Insurance – Planning a journey abroad? Don't leave home without GeoBlue Travel Health Insurance. Pack some peace of mind and enjoy your adventure knowing your health coverage traveled with you. To learn more, call **1-855-690-2583**.



Stay informed

Secure messaging service – Sign up for secure messages about your health and your plan sent right to your phone or mobile device. Get reminders about flu shots, checkups, dental cleanings, and missed tests; money-saving tips; benefit updates; and health plan information. Text "BCBSRI" to **73529** and get started, or call **1-844-779-8820**.

The Rhode Ahead for Medicare Members – Our informative newsletter and new site are packed with plan updates, health tips, recipes, and more. Visit RhodeAhead.com/Medicare to read more, and be sure to sign up for our emails, too!

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.

*Information provided in Your Blue Touch RI about your benefits is only a summary and not a contract. Other exceptions, reductions, and limitations may also apply to your benefits. For details about coverage, please see the evidence of coverage for the plan or contact the plan directly. This tool is not intended to be a substitute for medical care provided by a physician. It is for educational purposes only and does not provide medical advice. Standard mobile phone carrier and data usage charges apply. The downloading and use of the Your Blue Touch RI mobile app is subject to the terms and conditions of the app and the online stores from which it is downloaded. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

Find your fit: Living Fit gym membership

Getting fit has never been easier! With our Living Fit program, you can get fit with a \$5 gym membership at your choice of more than 50 local fitness centers, including YMCA locations.

Memberships include:

- Unlimited use
- Access to group fitness classes
- Indoor swimming pools (available at many facilities)

Participating network facilities*

Barrington

Anytime Fitness
†Bayside Family YMCA

Bristol

Bristol Total Fitness

Burrillville

Anytime Fitness

Cranston

†Cranston YMCA

Cumberland

†Boys and Girls Club
Cumberland-Lincoln
Fore Court Racquet &
Fitness Club

East Greenwich

†Absolute Fitness
Healthtrax Fitness
& Wellness
Renegade Fitness

East Providence

†Healthtrax Fitness
& Wellness

Johnston

Anytime Fitness
Next Level Fitness

Lincoln

†MacColl YMCA

Middletown

†Newport Athletic Club
†Newport YMCA

Mystic, CT

†Mystic YMCA

Narragansett

Anytime Fitness
Curves

North Attleboro, MA

Hockomock Area YMCA

North Kingstown

Anytime Fitness
†West Bay Family YMCA

North Providence

Curves

North Smithfield

Curves

Pawtucket

Gold's Gym
†Pawtucket Family YMCA

Peacedale

River Bend Athletic Club
†South County YMCA

Portsmouth

Peak Fitness

Providence

†East Side/Mt. Hope YMCA
VP Fitness, LLC

Seekonk, MA

†Newman YMCA

Smithfield

Anytime Fitness
†Smithfield YMCA

Tiverton

Atlantic Health & Fitness

Wakefield

Luxe Fitness South County
South County Hospital
Wellness & Prevention
Center

Warren

426 Fitness, LLC

Warwick

Anytime Fitness
†Healthtrax Fitness &
Wellness
†Kent County YMCA
Pro Fitness

West Warwick

†American Health
Fitness Center
Curves
Forever Fit, Inc.

Westerly

Luxe Fitness
Westerly-Pawcatuck YMCA

Woonsocket

Landmark Heart Center
†Rhode Island Athletic Club
The Gym, LLC
†Woonsocket YMCA

Wyoming

Anytime Fitness
Arcadia YMCA

*This list is current as of August 1, 2017. For the most updated information, visit bcbsri.com/Medicare. †Facility has a swimming pool.

Nondiscrimination and Language Assistance

Blue Cross & Blue Shield of Rhode Island (BCBSRI) complies with applicable Federal civil rights laws and does not discriminate or treat people differently on the basis of race, color, national origin, age, disability, or sex.

BCBSRI provides free aids and services to people with disabilities and to people whose primary language is not English when such services are necessary to communicate effectively with us.

If you need these services, contact us at 1-800-267-0439 TTY: 711.

If you believe that BCBSRI 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: Director of Grievance and Appeals Department, Blue Cross & Blue Shield of Rhode Island, 500 Exchange Street, Providence RI 02903, or by calling 1-800-267-0439 TTY: 711. You can file a grievance in person, by phone or by mail, fax at (401) 459-5668 or electronically through our member portal at bcbsri.com/Medicare.

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, available 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, D.C. 20201 800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

English: If you, or someone you're helping, has questions about Blue Cross & Blue Shield of Rhode Island, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-267-0439.

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue Cross & Blue Shield of Rhode Island, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-267-0439.

Portuguese: Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Blue Cross & Blue Shield of Rhode Island, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-800-267-0439.

Chinese: 如果您，或是您正在協助的對象，有關於插入項目的名稱 Blue Cross & Blue Shield of Rhode Island 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 1-800-267-0439]。

French Creole: Si oumenm oswa yon moun w ap ede gen kesyon konsènan Blue Cross & Blue Shield of Rhode Island, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-800-267-0439.

Cambodian-Mon-Khmer: ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងតែជួយ មានសំណួរអំពី Blue Cross & Blue Shield of Rhode Island ទេ, អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មាន នៅក្នុងភាសា របស់អ្នក ដោយមិនអស់ប្រាក់ ។ ដើម្បីនិយាយជាមួយអ្នកបកប្រែ សូម 1-800-267-0439.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue Cross & Blue Shield of Rhode Island, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-800-267-0439.

Italian: Se tu o qualcuno che stai aiutando avete domande su Blue Cross & Blue Shield of Rhode Island, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-800-267-0439.

Nondiscrimination and Language Assistance

ສາຂອງທານບມັຄາໄຊຈາຍ. ການໄວລ່ມກບນາຍພາສາ, ໄຫໄທຫາ 1-800-267-0439.

Arabic: إن كان لديك أو لدى شخص تساعدك أسئلة بخصوص Blue Cross & Blue Shield of Rhode Island فليك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-800-267-0439.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue Cross & Blue Shield of Rhode Island, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-800-267-0439.

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue Cross & Blue Shield of Rhode Island, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-800-267-0439.

Kru: I bale we, tole mut u ye hola, a gwee mbarga inyu Blue Cross & Blue Shield of Rhode Island, U gwee Kunde I kosna mahola ni biniiguene I hop wong nni nsaa wogui wo. I Nyu ipot ni mut a nla koblene we hop, sebel 1-800-267-0439.

Ibo: O bụrụ gị, ma o bụ onye I na eyere-aka, nwere ajụjụ gbasara Blue Cross & Blue Shield of Rhode Island, I nwere ohere iwenta nye maka na ọmụma na asụsụ gị na akwu gị ụgwọ. I chọrọ I kwurọ onye-ntapịa okwu, kpọ 1-800-267-0439.

Yoruba: Bí iwọ, tàbí ẹnikẹni tí o n ranlọwọ, bá ní ibeere nípa Blue Cross & Blue Shield of Rhode Island, o ní ẹtọ lati rí iranwọ àti ifitónilétí gbà ní èdè rẹ láìsanwó. Látí bá ongbufo kan sọrọ, pè sọrí 1-800-267-0439.

Polish: Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie Blue Cross & Blue Shield of Rhode Island, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-800-267-0439.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Blue Cross & Blue Shield of Rhode Island 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-800-267-0439 로 전화하십시오.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue Cross & Blue Shield of Rhode Island, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-800-267-0439.

This notice is being provided to you in compliance with federal law.

500 Exchange Street • Providence, RI 02903-2699 • bcbsri.com/Medicare



Blue Cross & Blue Shield of Rhode Island is an HMO plan with a Medicare contract. Enrollment in Blue Cross & Blue Shield of Rhode Island depends on contract renewal. An independent licensee of the Blue Cross and Blue Shield Association.