



How to enroll in your  
Employer Group Medicare  
Advantage Plan



SHAPING WHAT RETIREMENT CAN BE

W E L C O M E



1

## HELPING YOU MAKE THE MOST OF THE NEXT CHAPTER

As the hometown choice for healthcare, we've been providing Rhode Islanders like you with quality coverage that fits their needs since 1939. We know Medicare like we know Rhode Island, so we understand where you're coming from and how to help you make the most of your retirement years.

We're right here in the local community, so you don't have to go far to get knowledgeable, responsive service. Let us help you with enrollment and any questions you may have, so you can get back to enjoying life.



# Contents

What you need to know about enrollment.....	4
How to enroll.....	6
What to expect after you enroll.....	8
Get more from your membership.....	10
Convenience and peace of mind.....	12
Find the gym nearest you.....	14



Read on for more details on how to enroll. If you have questions, please contact your former or current employer, or call us at **(401) 351-BLUE (2583)** or **1-800-505-BLUE (2583)**.



2

# WHAT YOU NEED TO KNOW ABOUT ENROLLMENT

Here you'll find out everything you need to know about **Employer Group Medicare Advantage plan** enrollment, including enrollment periods, how to enroll, and what to expect after you enroll.

## To enroll for the first time

Initial Coverage Election Period

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

## To re-enroll or change your coverage

Medicare Advantage Annual Election Period

- October 15 to December 7
- Coverage becomes effective January 1
- Or during your company's open enrollment period if different than the dates above

## If you have special circumstances

Special Election Period

- Change of life
- Your current or former employer offers a new retiree plan
- CMS-recognized natural disaster or other event
- New chronic condition diagnosis

## Need help enrolling or more information?



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



# How to Enroll

You can enroll after you've carefully reviewed the Employer Group Medicare Advantage plan benefits.

Fill out the form provided with this guide and return it by mail or fax.



## Membership Department – 00083

Blue Cross & Blue Shield of Rhode Island  
500 Exchange Street, Providence, RI 02903-9743



FAX (401) 459-5649

## 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.

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



For more information, call us at: **(401) 351-BLUE (2583)**  
or **1-800-505-BLUE (2583)**

# What to Expect After You Enroll







## Look for your Welcome Kit

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

- Your **Employer Group Medicare Advantage** plan ID card
- Important information about your plan and its benefits



## Once you're a member

- Register at **myBCBSRI** and get 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**.

- Get more from your plan, visit **bcbsri.com/medicare** and learn about 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.
- Talk to a **BCBSRI** healthcare professional—a nurse, social worker, health advocate, or dietitian—about your health at no cost. They can work with you and your doctor to help you follow your treatment plan and improve your health.



For more information, call us at: **(401) 351-BLUE (2583)**  
or **1-800-505-BLUE (2583)**

## GET MORE FROM YOUR MEMBERSHIP\*

### \$0 National Gym Benefit **ENHANCED!**

Get access to our **\$0 national gym benefit and home fitness kits**, called Silver&Fit®. Select from over **14,000 fitness centers across the country**. Choose from more than 45 local fitness centers, including most of the YMCA and Anytime Fitness locations in Rhode Island.

### Rich Dental Benefits

Embedded dental benefits are included with **most plans** for greater convenience.

### Your Blue Store

In our four **Your Blue Store<sup>SM</sup>** locations you can\*\*:

- Learn how to make the most of your benefits
- Meet with our nurses and dietitians
- Find the plan that's right for you

Visit [bcbsri.com/YourBlueStore](https://bcbsri.com/YourBlueStore) to learn more.

### 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.

\*Call our Medicare Concierge team to learn more about your plan's benefits at (401) 277-2958 or 1-800-267-0439 (TTY: 711).

\*\* Our Your Blue Store locations follow state and federal guidelines during emergencies. Please check [bcbsri.com/yourbluestore](https://bcbsri.com/yourbluestore) for information regarding special senior hours, store opening status (including capacity limits), and fitness programming information.

# Save Money

## \$0 Mail-Order Pharmacy


Enjoy a \$0 copay for a 90-day supply of medications in Tier 1, and get them delivered right to your door.

## Hearing and Vision Benefits

- \$0 copays for routine hearing and vision office visits and exams
- Vision hardware allowance on most plans

## Over-the-Counter Allowance **ENHANCED!**

You'll get a debit card loaded with between \$25-\$125/quarter to buy a wide range of health-related items online or at some of your favorite stores like Walmart, Dollar General, Family Dollar, Rite Aid, Walgreens, and CVS Pharmacy®.

 For more information, call us at: **(401) 351-BLUE (2583)**  
or **1-800-505-BLUE (2583)**

# Convenience and Peace of Mind

## Virtual Doctors' Visits: Doctors Online<sup>1</sup>

Seeing a doctor is more convenient than ever with live, on-demand telemedicine video visits. It's a great option to quickly receive treatment from primary care providers and licensed behavioral health clinicians for non-emergency health issues.

- Access care anytime, from anywhere
- Doctors are available 24/7 year-round
- No appointment necessary, just sign in
- Prescriptions sent electronically to your pharmacy

## Mobile App

**myBCBSRI** is an online experience, tailored to you. **myBCBSRI** 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).



## Medicare Concierge Team

Questions can pop up at anytime, even on weekends. That's why we make it easy to contact us. We assist our members using many resources in a wide variety of languages. Call the Medicare Concierge team at (401) 277-2958 or 1-800-267-0439 (TTY: 711).\*



## GeoBlue<sup>SM</sup>

Planning a journey abroad? Don't leave home without **GeoBlue** Travel Health Insurance. Pack some peace of mind and enjoy your adventure with confidence knowing your health coverage traveled with you. Learn more by calling **1-855-690-2583**.<sup>2</sup>

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

# Silver&Fit<sup>®</sup>

Select from a variety of home fitness kits, as well as over 14,000 fitness centers across the country and more than 45 local fitness centers. Visit [SilverandFit.com](https://SilverandFit.com) to locate participating fitness centers, and learn about each of the centers.

Most of the YMCA and Anytime Fitness locations in RI are included, as well as the following participating local facilities\*:

## **BARRINGTON**

Anytime Fitness-Club  
4784  
†YMCA of Greater  
Providence-Bayside Family

## **BRISTOL**

Anytime Fitness-Club 2133  
Bristol Total Fitness

## **BURRILLVILLE**

Anytime Fitness-Club 3119

## **CRANSTON**

†LA Fitness  
Renegade Fitness  
†YMCA of Greater  
Providence-Cranston

## **COVENTRY**

Anytime Fitness-Club  
2554  
Planet Fitness

## **CUMBERLAND**

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

## **EAST GREENWICH**

†Absolute Fitness  
†Healthtrax Fitness  
& Wellness  
Renegade Fitness

## **EAST PROVIDENCE**

†Healthtrax  
Fitness & Wellness

## **JOHNSTON**

Anytime Fitness-Club 1136

## **LINCOLN**

†MacColl YMCA

## **MIDDLETOWN**

Anytime Fitness-Club 5187  
Newport County YMCA

## **NARRAGANSETT**

Anytime Fitness-Club 1875

## **NEWPORT**

Anytime Fitness  
†Newport YMCA

## **NORTH KINGSTOWN**

Anytime Fitness-Club  
3986  
Ocean State  
Community Wellness

## **PAWTUCKET**

†LA Fitness  
†Pawtucket Family YMCA

## **PORTSMOUTH**

Common Fence Point  
YMCA

## **PROVIDENCE**

VP Fitness, LLC  
†YMCA of Greater  
Providence-East Side  
Mount Hope

## **RICHMOND**

Anytime Fitness-Club 2710

## **SMITHFIELD**

†Smithfield YMCA

## **TIVERTON**

Atlantic Health & Fitness

## **WAKEFIELD**

River Bend Athletic Club  
Luxe Fitness Clubs  
The Wellness & Fitness  
Center  
at South County Hospital  
†YMCA of Greater  
Providence-South County

## **WARREN**

426 Fitness, LLC

## **WARWICK**

Anytime Fitness-Club  
4286  
Anytime Fitness-Club 5107  
†Healthtrax  
Fitness & Wellness  
†LA Fitness  
Pro Fitness  
†YMCA of Greater  
Providence-Kent County

## **WEST WARWICK**

Curves - 6608  
Forever Fit, Inc.

## **WESTERLY**

Luxe Fitness Clubs

## **WOONSOCKET**

The Gym, LLC  
Landmark Heart Center  
Planet Fitness  
†Woonsocket YMCA

## **Just over the border:**

## **SEEKONK, MA**

†Newman YMCA



\*This list is current as of August 31, 2020. For the most updated information, visit [bcbsri.com/medicare/member/wellness](https://bcbsri.com/medicare/member/wellness).

†Facility has a swimming pool.



For more information, call us at: **(401) 351-BLUE (2583)**  
or **1-800-505-BLUE (2583)**



For details about coverage, please see the evidence of coverage for the plan or contact the plan directly.

<sup>1</sup> In the case of an emergency, you should always call 911. Doctors Online is not intended to replace these services and should not be used in those circumstances. Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of BCBSRI.

<sup>2</sup> GeoBlue is the trade name of the Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association. Made available in cooperation with Blue Cross & Blue Shield of Rhode Island. GeoBlue does not provide Blue Cross & Blue Shield of Rhode Island products and is solely responsible for the products listed above.

Blue Cross & Blue Shield of Rhode Island is an HMO and PPO 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.