



The extra coverage you'll need in retirement.

From the company

Alabamians with Medicare trust.



We cover what matters.

A healthy history of providing access to quality care.

For more than 80 years, Blue Cross and Blue Shield of Alabama has been providing access to quality healthcare and dependable, local service. We're committed to helping Alabamians like you get the most out of your health insurance dollars. In fact, we keep administrative costs low so more money can go where it's needed — your coverage.



We cover what matters.

It's easy to find a Blue Cross Medicare plan that's right for you.

Because we cover what matters to you.

Everybody's health needs, household budgets and even retirement lifestyles are different. That's why Blue Cross offers you a choice of coverage options. Here's a quick overview:

Blue Advantage® (PPO)

Our popular all-in-one Part C "Medicare Advantage" plan combines medical and prescription drug coverage. Low, fixed costs make it easy to budget for healthcare expenses. You're covered for routine vision and hearing exams — plus benefits for hearing aids and a free SilverSneakers® fitness membership.

C PlusSM Medicare Select

Our popular C Plus "Medigap" plan works hand-in-hand with Original Medicare to help fill coverage gaps — the deductibles, copays and coinsurance that would come out of your pocket. Depending on the plan you choose, you may have little or no out-of-pocket costs for Medicare-covered services.

BlueRxSM Prescription Drug Plan

Affordable Part D prescription drug coverage that can be paired with C Plus or purchased as a stand-alone plan. Choose from two options that cover most Medicare-approved prescription drugs — generic, brand-name and specialty.

Blue Advantage® (PPO) is a Medicare-approved PPO plan and BlueRxSM (PDP) is a Medicare-approved Part D plan. Enrollment in Blue Advantage (PPO) and BlueRx (PDP) depends on contract renewal. This is a solicitation of insurance. Contact may be made by an issuer or insurance producer or another acting on behalf of the issuer or producer. C PlusSM is a Medicare Select Plan and is a private insurance plan regulated by the Alabama Department of Insurance. It is not connected with or endorsed by the U.S. government or the federal Medicare program. Blue Cross and Blue Shield of Alabama also offers Plan A, a Medicare Supplement plan that provides you with basic hospital benefits. With Plan A, you can use any Medicare-participating hospital you want. There is a 180-day waiting period for pre-existing conditions.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

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Your PLAN.
Your CHOICE.

Whichever Blue Cross Medicare plan you choose, you'll get built-in benefits that do more to keep you healthy.

Every Blue Cross Medicare plan provides all the benefits you're entitled to under Original Medicare and much more. We offer a choice of comprehensive Medicare plans to help protect you throughout retirement. And the most important thing to remember is that when you carry a Blue Cross member ID card, you carry peace of mind wherever you go.

Blue Advantage
A Medicare Approved PPO

All-in-one Medicare Advantage plan with prescription drug benefits and:

- Affordable monthly premiums starting as low as \$0.*
- Access to our extensive provider network, with 98% of Alabama hospitals and over 95% of physicians.
- No referral required for network specialists, doctors and hospitals.
- \$0 copay for lab services.
- Primary care copays as low as \$10.
- \$0 copay for routine eye exams.
- Preferred generic prescriptions as low as \$2 (Select Care Tier drugs).
- FREE SilverSneakers® fitness membership. Get fit, have fun and make friends with the nation's leading exercise program for active older adults.

C PlusSM
A Medicare Select Plan

Helps fill the coverage gaps in Medicare plus:

- Freedom to use any doctors and hospitals that accept Medicare — with no referrals needed to see specialists.†
- Access to our extensive provider network, with 98% of Alabama hospitals and over 95% of physicians.
- No out-of-pocket costs for Medicare-covered services with Plan F.
- Full coverage for Medicare-eligible inpatient hospital stays.
- No paperwork or claim filing when you use network providers.
- FREE SilverSneakers® fitness membership.

C Plus plans do not cover prescription drugs. For more complete protection, add a BlueRx plan.

BlueRxSM
A Medicare Approved Part D Plan

Affordable Part D prescription drug plan with:

- Low copays — as little as \$2.
- Coverage on over 23,000 Medicare-approved prescription drugs.
- \$0 deductible plan available.
- Access to more than 63,000 pharmacies nationwide!
- Convenient mail-order service — saves you time and money.



Coverage can be paired with C Plus or purchased as a stand-alone plan.



More ways to save!

Protect your smile with a DENTAL PLAN:

Blue Cross and Blue Shield of Alabama offers two affordable dental plans that cover routine cleanings, exams and X-rays... along with many basic and major services.

Get the best in EYE CARE and EYEWEAR:

You'll like what you see! Blue Cross members can choose from two affordable vision plans that cover eye exams plus new prescription eyeglasses (frames and lenses) or contact lenses annually.

Dental and Vision plans are available as optional coverage when you enroll in a Blue Cross Medicare plan.

* Available in select counties. You must continue to pay your Medicare Part B premium.

** From February 15 to September 30, on weekends and holidays, you may be required to leave a message. Calls will be returned the next business day.

† You may have to pay extra for out-of-network providers.

Get your FREE Medicare Starter Kit at FreeKit.BCBSALmedicare.com
Or call **1-855-240-0562 (TTY: 711)** 8 a.m. to 8 p.m., 7 days a week.** Or request your kit by mail.