Blue Medicare Essential Plus (HMO-POS)



Blue Medicare Essential Plus Plan Segments:

- Segment 1 H3449-023-001: Alamance, Buncombe, Burke, Catawba, Chatham, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Haywood, Iredell, Mecklenburg, Orange, Randolph, Rockingham, Rutherford, Wake, Wilkes, Yadkin
- 2 Segment 2 H3449-023-002: Alexander, Brunswick, Cabarrus, Caswell, Cumberland, Franklin, Harnett, Henderson, Hoke, Jackson, Johnston, Macon, Madison, McDowell, Mitchell, Moore, New Hanover, Person, Polk, Rowan, Stokes, Surry, Transylvania, Union, Yancey
- 4 Segment 4 H3449-023-004: Anson, Camden, Carteret, Cherokee, Clay, Craven, Currituck, Dare, Granville, Montgomery, Onslow, Pasquotank, Perquimans, Stanly, Vance, Warren
- Segment 5 H3449-023-005: Alleghany, Ashe, Avery, Beaufort, Bertie, Bladen, Caldwell, Chowan, Cleveland, Columbus, Duplin, Edgecombe, Gates, Graham, Greene, Halifax, Hertford, Hyde, Jones, Lee, Lenoir, Lincoln, Martin, Nash, Northampton, Pamlico, Pender, Pitt, Richmond, Robeson, Sampson, Scotland, Swain, Tyrrell, Washington, Watauga, Wayne, Wilson

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Blue Medicare Essential Plus Plan

😑 Plan Benefits		Segment 1 H3449-023-001	Segment 2 H3449-023-002	Segment 4 H3449-023-004	Segment 5 H3449-023-005
Premium		\$0	\$0	\$0	\$0
Annual maximum out-of-pocket	In-network:	\$3,500	\$3,500	\$4,900	\$4,900
Physician	Primary Care Provider:	\$0	\$0	\$0	\$0
	Specialist:	\$15	\$15	\$25	\$25
Hospital	Days 1-5:	\$335	\$335	\$335	\$335
	Additional unlimited days:	\$0	\$0	\$0	\$0
Outpatient surgery	Outpatient Hospital:	\$295	\$295	\$295	\$295
	Ambulatory Surgical Center:	\$275	\$275	\$275	\$275
Skilled nursing facility	Days 1–20:	\$0	\$0	\$0	\$0
	Days 21–60:	\$203	\$203	\$203	\$203
	Days 61–100:	\$0	\$0	\$0	\$0

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Blue Medicare Essential Plus Plan



😑 Plan Benefits	Segment 1 H3449-023-001	Segment 2 H3449-023-002	Segment 4 H3449-023-004	Segment 5 H3449-023-005
Diagnostic Services/Labs/Imaging*	\$0-\$300	\$0-\$300	\$0-\$300	\$0-\$300
Ground & Air Ambulance	\$275	\$275	\$275	\$275
Emergency room	\$120	\$120	\$120	\$120
Urgent care	\$60	\$60	\$60	\$60
Medicare-covered eye exam	\$15 copay	\$15 copay	\$25 copay	\$25 copay

i Additional Plan Benefits	Segment 1 H3449-023-001	Segment 2 H3449-023-002	Segment 4 H3449-023-004	Segment 5 H3449-023-005
Healthy Aging and Exercise Program	\$0	\$0	\$0	\$0
Hearing aids (1 per ear per year)	\$699–\$999 copay	\$699–\$999 copay	\$699–\$999 copay	\$699–\$999 copay
Vision allowance (routine prescription eyewear)	\$300 per year	\$300 per year	\$300 per year	\$300 per year
Glaucoma Screening & Diabetic Eye Exam	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Dental allowance (preventive and comprehensive)	\$2,000 combined OON at 20%			
Meals (post-discharge)	2 per day for 14 days			
Over the Counter (OTC) allowance	\$120 per quarter	\$95 per quarter	\$90 per quarter	\$95 per quarter
Home Safety Devices (2 per year)**	\$0 copay	\$0 copay	\$0 copay	\$0 copay

*Actual charge will depend on specific service. **Devices must be ordered from approved product list using designated provider. **FOR AGENT USE ONLY:** This document contains confidential and proprietary information. It is intended for Blue Cross NC Medicare Advantage-appointed agents only and is NOT for distribution.

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R Prescription Benefits		All Segments
Has Gap coverage?		Yes
Rx deductible		\$150
Rx deductible applies to		Tiers 4 & 5
Preferred Rx – 30 day supply	Tier 1: Preferred generic	\$0
	Tier 2: Generic	\$6
	Tier 3: Preferred brand	\$45
	Tier 4: Non-preferred drug	\$99
	Tier 5: Specialty	30%
	Tier 6: Select care	\$0
Preferred Mail Order	For a 90 day supply, you pay \$0 copay for Tiers 1, 2 and 6; for Tiers 3 and 4, after deductible is met, you pay up to 2 times the copay at a Preferred Mail Order pharmacy.	

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