

2021 Summary of Benefits

Blue Shield AdvantageOptimum Plan 2 (HMO)

Medicare Advantage Prescription Drug Plan

San Diego County

2021 Summary of Benefits Blue Shield AdvantageOptimum Plan 2 San Diego County

January 1, 2021 – December 31, 2021

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please refer to the **Evidence of Coverage (EOC) at blueshieldca.com/MAPDdocuments or by calling** Customer Care at **(800) 776-4466** [TTY: **711**], 8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., weekdays (8 a.m. to 5 p.m., Saturday and Sunday), from April 1 through September 30.

Blue Shield AdvantageOptimum Plan 2 includes Part D coverage, which provides prescription drug coverage, offering you the convenience of having both your medical and prescription drugs covered through one plan.

To join **Blue Shield AdvantageOptimum Plan 2**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. **Our service area includes San Diego County.**

If you want to know more about the coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Our plan Provider Directory is located on our website at blueshieldca.com/find-a-doctor.

Our plan Pharmacy Directory is located on our website at blueshieldca.com/medpharmacy2021.

To get the most complete and current information about which drugs are covered, you can visit our website at blueshieldca.com/medformulary2021.

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San Diego County

Premiums and benefits	You pay	What you should know
Monthly plan premium	\$0	You must continue to pay your Medicare Part B premium in addition to the plan premium, if applicable.
Part B premium buy-down		This plan will reduce your monthly Part B premium by \$50 per month. This reduction is set up by Medicare and administered through the Social Security Administration (SSA). Depending on how you pay your Medicare Part B premium, your reduction may be credited to your Social Security check or credited on your Medicare Part B premium statement. Reductions may take several months to be issued; however, you will receive a full credit.
Deductible	\$0	
Annual out-of-pocket maximum amount	\$3,400	Does not include Part D prescription drugs. This is the most you would pay for the year for in-network covered Medicare Part A and Part B services.
Inpatient hospital care	\$120 copay per day for days 1 - 5 \$0 copay for days 6 and over	Our plan covers an unlimited number of days for a Medicare-covered inpatient hospital stay in a network hospital.
Outpatient hospital services • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery	\$150 copay for each visit to an outpatient hospital facility \$0 copay for observation services \$120 copay for each visit to an emergency room (this copay is waived if you are admitted to the hospital within one day for the same condition)	Our plan covers medically necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury.
Outpatient surgery	\$50 copay for each visit to an ambulatory surgical center \$150 copay for each visit to an outpatient hospital facility	

Summary of benefits (cont'd)

January 1, 2021 - December 31, 2021

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Premiums and benefits	You pay	What you should know
Doctor visits <ul style="list-style-type: none"> • Primary care physician • Specialists 	\$0 copay per visit \$10 copay per visit	A referral from your doctor may be required for Specialist visits.
Preventive care	\$0 copay	Any additional preventive services approved by Medicare during the contract year will be covered.
Emergency care	\$120 copay per visit \$10,000 combined annual limit for emergency care and urgently needed services outside the United States and its territories every year. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.	This copay is waived if you are admitted to a hospital within one day for the same condition. Worldwide coverage.
Urgently needed services	\$10 copay for each visit \$120 copay for each visit to an emergency room, urgent care center, or physician office that is outside of the United States and its territories. \$10,000 combined annual limit for emergency/urgent services outside the United States and its territories. Services outside the United States and its territories do not apply to the plan's maximum out-of-pocket limit.	These copays are waived if you are admitted to a hospital within one day for the same condition. Worldwide coverage.

Summary of benefits (cont'd)

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Premiums and benefits	You pay	What you should know
<p>Diagnostic services, labs, and imaging</p> <ul style="list-style-type: none"> • Diagnostic radiology services (such as MRIs, CT scans, PET scans, etc.) • Lab services • Diagnostic tests and procedures • Outpatient X-rays • Therapeutic radiology services (such as radiation treatment for cancer) 	<p>\$5 copay for each diagnostic radiology service</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>\$0 copay</p> <p>20% coinsurance for each therapeutic radiology service</p>	<p>A referral from your doctor may be required for diagnostic services, labs and imaging services.</p> <p>Covered according to Medicare guidelines.</p> <p>While you pay 20% coinsurance for therapeutic radiology services, you will never pay more than your \$3,400 total out-of-pocket maximum for the year.</p>
<p>Hearing services</p> <ul style="list-style-type: none"> • Hearing exam (Medicare-covered) • Routine (non-Medicare covered) hearing exam 	<p>\$0 copay per visit if performed at your PCP's office</p> <p>\$10 copay per visit if performed at a specialist's office</p>	<p>A referral from your doctor may be required for hearing services.</p>
<p>Dental services</p> <ul style="list-style-type: none"> • Prophylaxis (cleaning) • Dental X-rays • Fluoride treatment • Oral exam 	<p>\$0 copay</p> <p>\$0 - \$5 copay, depending on the service/type</p> <p>\$5 copay</p> <p>\$0 copay</p>	<p>One visit every 6 months.</p> <p>One series of bitewing X-rays every 6 months.</p> <p>One series of full mouth X-rays every 24 months.</p> <p>Two visits every 12 months for fluoride treatment.</p>
<p>Vision services</p> <ul style="list-style-type: none"> • Exam to diagnose and treat diseases and conditions of the eye • Routine eye exam and refraction • Eyeglasses (frames and lenses) or contact lenses 	<p>\$10 copay per visit</p> <p>\$10 copay</p> <p>\$0 copay</p>	<p>A referral from your doctor may be required for an exam and treat diseases and conditions of the eye.</p> <p>One visit every 12 months with network provider.</p> <p>Our plan pays up to \$75 for either eyeglasses (frames and lenses) or for contact lenses every 24 months.</p>

Summary of benefits (cont'd)

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Premiums and benefits	You pay	What you should know
Mental health services <ul style="list-style-type: none"> Inpatient mental health care Outpatient group therapy visit Outpatient individual therapy visit 	<p>For each Medicare-covered stay you pay \$250 plus:</p> <p>\$120 copay per day for days 1 - 10</p> <p>\$0 copay per day for days 11 - 90</p> <p>\$20 copay per visit</p> <p>\$20 copay per visit</p>	<p>A referral from your doctor may be required for mental health services.</p> <p>90 days per benefit period; no prior hospitalization required with network provider.</p> <p>A benefit period starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care.</p> <p>If you go into the hospital after one benefit period has ended, a new benefit period begins.</p>
Skilled nursing facility (SNF) care	<p>\$20 copay per day for days 1 - 20</p> <p>\$75 copay per day for days 21-100</p>	<p>A referral from your doctor may be required for skilled nursing facility care.</p> <p>100 days per benefit period; no prior hospitalization required with network provider.</p> <p>A benefit period starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care.</p> <p>If you do into the hospital after one benefit period has ended, a new benefit period begins.</p>
Rehabilitation Services <ul style="list-style-type: none"> Occupational therapy Physical therapy and speech and language therapy 	<p>\$0 copay per visit</p> <p>\$0 copay per visit</p>	<p>A referral from your doctor may be required for rehabilitation services.</p>
Ambulance	<p>\$100 copay per trip (each way)</p>	
Transportation	<p>Not covered</p>	
Medicare Part B Drugs	<p>20% coinsurance for chemotherapy/radiation drugs and other Part B drugs</p>	<p>Some Part B drugs may require a prior authorization from your provider.</p>

Summary of benefits (cont'd)

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Additional benefits included in your plan

Premiums and benefits	You pay	What you should know
Annual Physical Exam	\$0 copay	One every 12 months.
Opioid Treatment Program Services	\$0 copay	
Additional telehealth services	\$0 copay	
Foot care (podiatry services) • Foot exams and treatment	\$10 copay for each Medicare-covered visit	A referral from your doctor may be required for foot care services.
Diabetic Supplies & Services • Blood glucose monitors • Diabetes self- management training, diabetic services and supplies	\$0 copay for FreeStyle® blood glucose monitors and 20% coinsurance for blood glucose monitors from all other manufacturers \$0 copay for all training, services and supplies except blood glucose monitors (see "Blood glucose monitors" above)	A referral from your doctor may be required for diabetic supplies & services. Prior authorization from the plan may be required for durable medical equipment, blood glucose monitors and test strips. See the plan EOC for more information.
Durable Medical Equipment (DME) and Related Supplies • Durable medical equipment (e.g., wheelchairs, oxygen)	20% coinsurance	A referral from your doctor may be required for DME and related supplies. Prior authorization from the plan may be required for DME. See the plan EOC for more information.
Prosthetics/Medical Supplies • Prosthetics (e.g., braces, artificial limbs) • Medical supplies (e.g., splints, casts)	20% coinsurance \$0 copay	A referral from your doctor may be required for prosthetics/ medical supplies.
Health and Wellness programs • NurseHelp 24/7 SM (telephone and online support)	\$0 copay	

Prescription drug coverage

January 1, 2021 - December 31, 2021

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You pay the following:

Part D prescription drug benefit						
Stage 1: Annual Deductible Stage	This stage does not apply because there is no deductible.					
Stage 2: Initial Coverage Stage	Preferred retail cost-sharing (in-network)			Standard retail cost-sharing (in-network)[^]		
	30-day supply	90-day supply^{*NDS}	100-day supply^{NDS}	30-day supply	90-day supply^{NDS}	100-day supply^{NDS}
Tier 1: Preferred Generic Drugs	\$0 copay	See 100-day supply	\$0 copay	\$3 copay	See 100-day supply	\$3 copay
Tier 2: Generic Drugs	\$10 copay	\$25 copay	Not Covered	\$17 copay	\$42.50 copay	Not Covered
Tier 3: Preferred Brand Drugs	\$40 copay	\$100 copay	Not Covered	\$47 copay	\$117.50 copay	Not Covered
Tier 4: Non- Preferred Drugs	\$95 copay	\$237.50 copay	Not Covered	\$100 copay	\$250 copay	Not Covered
Tier 5: Specialty Tier Drugs	33% coinsurance	Not Covered	Not Covered	33% coinsurance	Not Covered	Not Covered

[^]If you reside in a long-term care facility, you pay the same as at an in-network standard retail cost-sharing pharmacy. There are limited situations where you may be able to get drugs from an out-of-network pharmacy at the same cost as an in-network standard retail cost-sharing pharmacy.

For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please refer to the plan EOC.

*90- and 100-day supply cost-sharing also applies to Blue Shield's mail service pharmacy.

NDS A long-term (up to a 90- or 100-day) supply is not available for select drugs. The drugs that are not available for a long-term supply are marked with the symbol NDS in our Drug List.

Part D prescription drug benefit

Stage 3: Coverage Gap Stage	Coverage for outpatient prescription drugs after the total yearly drug costs paid by both you and Blue Shield reach \$4,130, until your yearly out-of-pocket drug costs reach \$6,550	Tier 1: Preferred Generic Drugs and Tier 2: Generic Drugs are covered at the copays described above. For all other tiers, you pay 25% of the price for brand-name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs until your year-to-date out-of-pocket drug costs total \$6,550, which is the end of the coverage gap stage. Whether a drug is considered generic or brand can be determined using the plan formulary.
Stage 4: Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs (including drugs you bought through your retail pharmacy and through mail service) reach \$6,550, you pay the greater of:</p> <ul style="list-style-type: none"> • 5% of the cost, or • \$3.70 copay for a generic drug (including brand-name drugs treated as generic) and a \$9.20 copay for all other drugs <p>(This stage protects you from any additional costs once you have paid your yearly out-of-pocket drug costs.)</p>	





Mail Service Pharmacy

CVS Caremark is our network mail service pharmacy where you may obtain a 90- or 100-day supply of maintenance drugs at a lower cost. They will be delivered to your home or office with no charge for shipping or delivery. Sign up at caremark.com or call (866) 346-7200 [TTY: 711].

Tier 5 drugs are limited to a 30-day supply by mail service.

Network pharmacies that offer preferred cost-sharing

You may pay less when you visit one of our network pharmacies that offer preferred cost-sharing. Here's just a few:

- | | | |
|---|---------------------------|---|
| • CVS/pharmacy [‡]
(including CVS pharmacy at Target) | (888) 607-4287 [TTY: 711] |  |
| • Safeway and Vons pharmacies [‡] | (877) 723-3929 [TTY: 711] |  |
| • Albertsons/Sav-on/Osco pharmacies [‡] | (877) 932-7948 [TTY: 711] |  |
| • Costco [‡] | (800) 955-2292 [TTY: 711] |  |
| • Ralphs [‡] , Walmart [‡] and many more. | | |

You do not have to be a Costco member to use Costco Pharmacies.

[‡]Accepts e-prescribing

We're here to help

Contact Blue Shield at **(888) 534-4263** [TTY: 711]

8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., weekdays, from April 1 through September 30.

Blue Shield of California is an HMO plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal.

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Blue Shield of California cumple con las leyes estatales y las leyes federales de derechos civiles vigentes, y no discrimina por motivos de raza, color, país de origen, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad.

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