COAERS

MAXIMIZING RETIREE RESOURCES

BlueCross BlueShield of Texas

City of Austin Medicare Advantage Prescription Drug Plan

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Welcome & Agenda

- Medicare Basics and Plan Details
- Pharmacy Overview
- Supplemental Benefits
- Important Reminders & FAQs
- Questions

BlueCross BlueShield of Texas

Medicare Basics

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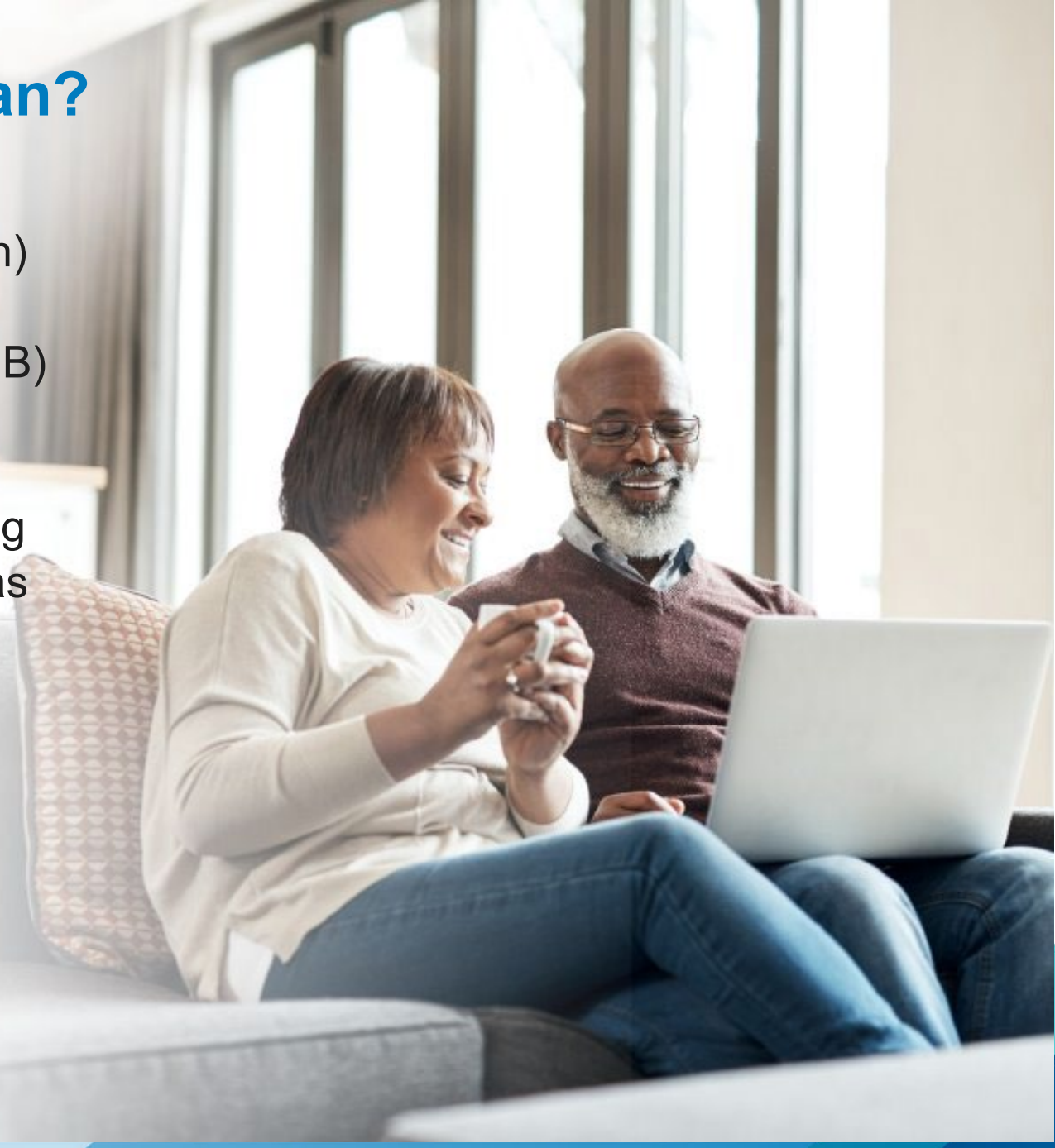
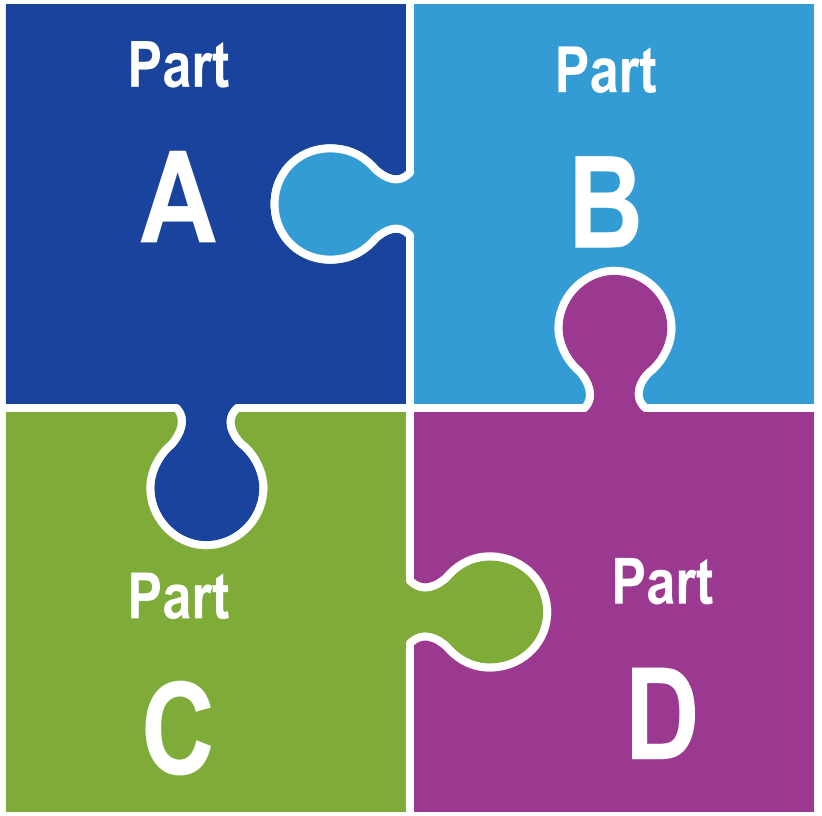
What is a Medicare Advantage Plan?

- A Medicare Advantage Plan (Part C or MA Plan) is a private health insurance plan that provides all the benefits of Original Medicare (Parts A & B) and some things Medicare doesn't
- Think of MAPD as your all-in-one plan, covering all your hospital and medical services as well as prescription drugs
- You will also have access to extra health and wellness benefits such as the SilverSneakers® Fitness Program, Rewards Program, 24/7 Nurseline and Virtual Visits



Medicare Basics

Hospital Insurance



Medical Insurance

Medicare Advantage Plans

(All in One)

Prescription Drug Coverage

BlueCross BlueShield of Texas

Plan Details

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Blue Cross Group Medicare Advantage (MAPD) Highlights

Medical Coverage	
Annual Deductible	$0
Out-of-Pocket Maximum	$0 Out-of-Pocket Maximum
Primary Care Office Visit	$0 copay
Specialist Care Office Visit	$0 copay
Inpatient Hospital Services	$0 copay
Outpatient Hospital Services	$0 copay
Emergency Care (worldwide)	$0 copay
Urgent Care	$0 copay
Physical, Speech & Occupational Services	$0 copay
Ambulance Services	$0 copay
Skilled Nursing	$0 copay
Diagnostic/Advanced Imaging	$0 copay
Rx Drug Tiers Copay - 30-day supply	Tier 1: $10 copay; Tier 2: 20% coinsurance; Tier 3: 20% coinsurance

Blue Cross Group Medicare Advantage (MAPD) Highlights

Extra Health and Wellness Benefits	
Hearing	$0 copay $2,500 Allowance, both ears combined Every 36 months
Routine Chiropractic Services	$0 (20-visit limit)
Routine Acupuncture Services	$0 (12-visit limit)
Over-the-Counter Rx Allowance	$20 / Monthly Rollover
Meals	14 meals/7 days Max 3 times per year (Authorization required after inpatient stay)
Non-Emergency Transportation Services	$0 copay for up to 12 one-way trip(s) to plan-approved location every year

Prior Authorizations

Prior Authorization (PA) is used when a contracted provider needs to get approval from the health plan to deliver a service.

- The goal is to make sure the service is best for the member, medically necessary and safe.

- **PAs are not the member's responsibility.** Contracted Providers are responsible for getting a PA. If they fail to get a PA before providing a service, the plan may not pay the claim and the provider would have to absorb the cost of the service.

- **Members are not required to pay for the service if the provider fails to get a PA.**

- If necessary, we can engage a care coordinator to assist with any additional member support.

Provider Interactions

- *Providers can request a PA by calling customer service or via fax.*
- *Service delays can occur if a provider doesn't submit requested documentation and records.*
- *If services are delayed or denied, providers can request a peer-to-peer review and/or appeal.*

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Pharmacy Overview

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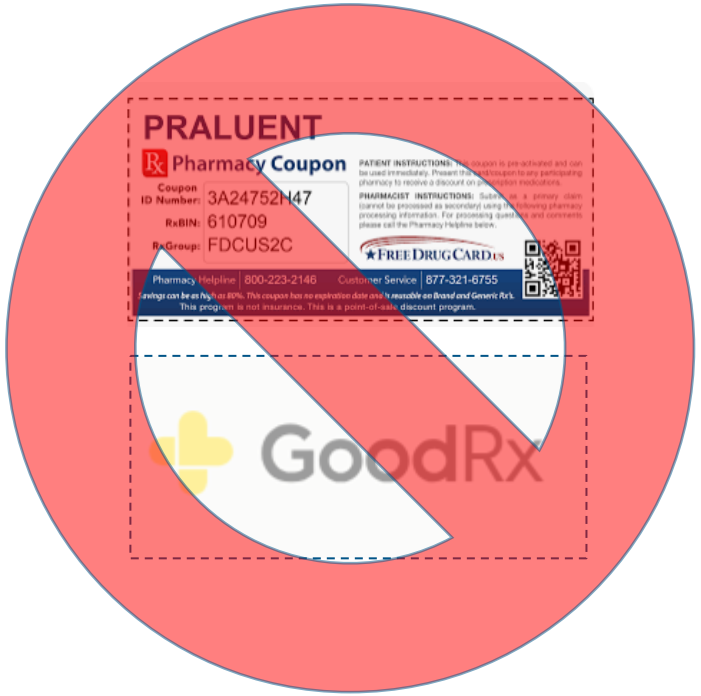
Prescription Drug Plan (PDP) Highlights

Formulary: 3 Tier Complete

Description of Benefit	Retail 30-day Supply	Retail 90-day Supply	Home Delivery 30-day Supply	Home Delivery 90-day Supply
Tier 1 – Preferred Generic	$10 copay	$30 copay	$10 copay	$20 copay
Tier 2 – Non-Preferred Generic	20% $30 min $60 max	20% $90 min $180 max	20% $30 min $60 max	20% $60 min $120 max
Tier 3 – Preferred Brand	20% $50 min $100 max	20% $150 min $300 max	20% $50 min $100 max	20% $100 min $200 max

Manufacturer Coupons

- Federal law prohibits individuals enrolled in Medicare from using manufacturer coupons or other drug discounts with their drug plan.
- Coupons may be used on their own but not in conjunction with Part D plan coverage.



Medicare Part B Drug Benefits

Flu & Pneumonia Vaccinations
$0 copay at pharmacies

Transplant Medications
If Medicare paid for the transplant

Nebulizer Solutions
for example, albuterol

Nausea Medications
Used in place of IV nausea drugs in chemotherapy

Diabetes Test Strips

Home Delivery Pharmacy

In addition to in-network pharmacies, you can use one of our home delivery pharmacies and have your medications delivered straight to your home. Our home delivery pharmacies offer:

- Three ways to order refills: online, by phone or through the mail
- Up to a 90-day supply of medications at one time
- Choice of notification by text message, email or phone when your order is received and when your prescriptions are mailed
- Free standard shipping any place in the U.S. and automatic refills

You will need to set up an account using your Member ID. To get started, please call one of our home delivery pharmacies:

Home Delivery: Walgreens Mail Service

www.walgreensmailservice.com

1-877-277-7895

Express Scripts® Pharmacy

express-scripts.com/rx

1-833-599-0729

Amazon Pharmacy

pharmacy.amazon.com

1-855-393-4279

Pharmacy Transition Benefit

- Members are eligible for a **one time 30-day supply** at the pharmacy of non-covered or restricted drugs during the first 90 days of enrollment
- Drugs eligible for transition benefits:
  - Part D drugs that are not on the formulary
  - Part D drugs that require utilization management (PA, QL, ST)
- Member and provider will receive a letter within 3 days of filling a **transition prescription** highlighting next steps:
  - Discuss formulary alternatives with doctor
  - Submit a Prior Authorization or Formulary Exception request

Call customer service at [855-824-7313]. An advisor can review if any of the above applies to your medications.

BlueCross BlueShield of Texas

Extra Health and Wellness Benefits

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Extra Health & Wellness Benefits Overview

Included in your plan, you will have access to extra health and wellness benefits:

- Over-the-Counter (OTC) Allowance
- Hearing
- Virtual Visits
- Hinge Health
- Teladoc (Livongo)
- Meals at Home
- Blue365®
- SilverSneakers® Fitness Program
- Non-Emergency Transportation
- Catapult Health
- Rewards Program
- Wondr Health
- 24/7 Nurseline

TruHearing®

BCBSTX partners with TruHearing® to provide additional hearing services discounts.

Exams

- A hearing exam plus three follow-up visits for fitting and adjustments
- The convenience of over 6,000 provider locations nationwide
- Hearing solutions for almost all types of hearing loss

Hearing aids

- A worry-free purchase with 45-day trial and 3-year warranty
- 48 free batteries per aid included with non-rechargeable models
- Guides to help you get used to your new hearing aids

Silver Sneakers

What is SilverSneakers?

- SilverSneakers is a fitness and lifestyle benefit that gives you the opportunity to connect with your community, make friends and stay active.

What does SilverSneakers include?

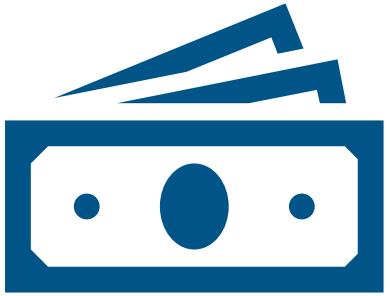
- Memberships to thousands of fitness locations
- Group exercise classes designed for all abilities
- SilverSneakers On-Demand® online workout videos that feature tips on fitness and nutrition, and allow you to exercise in the privacy and safety of your own home
- SilverSneakers GO® mobile app with workout programs, location finder and more

Rewards Program

What is the Rewards Program?

- The Rewards Program gives members a healthy and easy way to earn up to $100 worth of gift cards from national and local retailers. You receive a gift card of your choice for completing Healthy Actions throughout the year.

How do you get your rewards?



- Annual Wellness Visit
- Annual Flu Vaccine
- Diabetic Screenings

Visit **www.BlueRewardsTX.com** to learn more about the Rewards Program.

Virtual Visits

What are Virtual Visits?

- Virtual Visits, powered by MDLIVE, allow Blue Cross Group Medicare Advantage plan members to access care for non-emergency situations by phone, mobile app or online video anytime, anywhere.
- Speak to a doctor, a behavioral health specialist, or schedule an appointment at a time that works best for you.

Below are some examples of conditions that an MDLIVE doctor can treat:

- Allergies
- Anxiety
- Asthma
- Cold/flu
- Depression
- Ear Infection
- Fever
- Headache
- Insect Bites
- Nausea
- Pink Eye
- Rash
- Sinus Infection
- Stress Management
- And More

Meals at Home

Ensure you get the nutrition you need for better health:

- 14 meals/7 days, maximum of 3 times per year
  authorization required after inpatient stay

  - ✓ Dietitian-designed meals to support the nutritional needs of most common health conditions
  - ✓ High quality, refrigerated meals arrive at your home when you need them the most
  - ✓ Meals last for 14 days in the fridge—just heat, eat and enjoy in 2 minutes or less
- Call your case manager or the number on the back of your card to make arrangements

Non-Emergency Transportation

Your plan includes 12 one-way trips to plan-approved locations per year.

Coverage applies to travel to and from:

- In-network primary care provider appointments
- Other in-network health care providers
- The pharmacy to fill a prescription after a health care provider visit

The plan does NOT cover trips to:

- Non-medical appointments
- Visit a family member or friend
- Any out-of-network provider without a prior authorization

Call the Customer Service number on the back of your member ID card at least three days before your appointment.

BlueCross BlueShield of Illinois

Important Reminders

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2025 Medicare Part B & D – IRMAA Impact

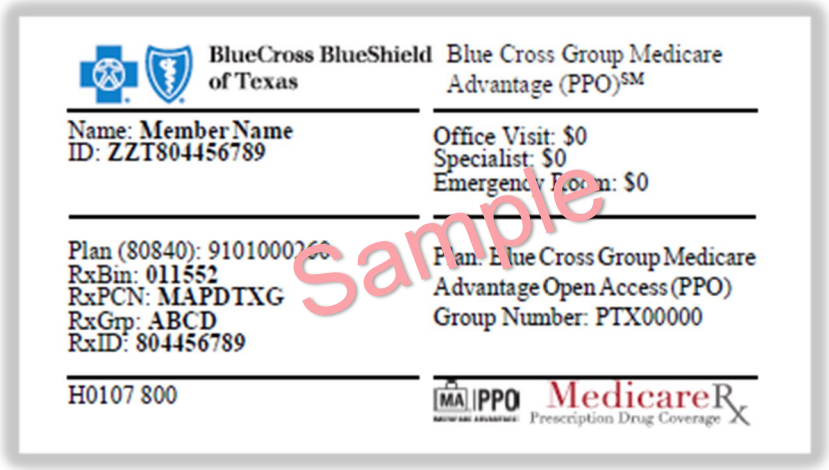
Based on filing status and yearly income in 2023 (or two years prior to member's MAPD effective date)

File Individual Tax Return	File Joint Tax Return	2025 Part B Premiums	2025 Part D
$106k or less	$212k or less	$185.00 (No IRMAA)	Plan Premium
Above $106k up to $133k	Above $212k up to $266k	$259.00	$13.70 & plan premium
Above $133k Up to $167k	Above $266k up to $334k	$370.00	$35.30 & plan premium
Above $167k Up to $200k	Above $334k Up to $400k	$480.90	$57.00 & plan premium
Above $200k & less than $500k	Above 400k & less than $750k	$591.90	$78.60 & plan premium
$500k or above	$750k and above	$628.90	$85.80 & plan premium

More information can be found on the CMS website:
https://www.cms.gov/newsroom/fact-sheets/2024-medicare-parts-b-premiums-and-deductibles

Member ID Cards

Present your MAPD ID card at hospitals, your doctor's office and at the pharmacy.



Sample MAPD ID Card

HERE ARE YOUR QUESTIONS AND THE ANSWERS

Q: Multiple providers and hospitals do not take Medicare Advantage, how will I ensure I can be seen?

A: Under this plan you can go to any provider who: accepts Medicare, agrees to see you as a patient, and will send claims to the plan. Providers do NOT need to be part of any BCBS network. This plan does not have in or out-of-network requirements, so coverage levels are the same inside or outside the BCBS network.

Q: I have heard prior authorizations are required for everything on a Medicare Advantage plan and I never needed them before. Will I be getting denied for every service?

A: Prior authorizations may be required for certain services just as they are now on your current City plan. If the appropriate documentation is sent in a timely manner and requirements are met, your service will be rendered.

Q: I was told if I join a Medicare Advantage plan, I will not be able to come back onto a Medigap plan and/or need to go through underwriting.

A: You can terminate this plan to go onto another MA plan or Medigap plan. If you switch to another plan within one year of initially enrolling in a Medicare Advantage plan, you do NOT need to go through underwriting (trial right).

ADDRESSING YOUR CONCERNS cont'd

Q: Will I get denied if I have a pre-existing condition?

A: Our plan does not have a pre-existing clause. There is no requirement to fill out a medical questionnaire.

Q: Will my non-Medicare eligible dependents be kicked off my benefits?

A: Your non-Medicare eligible dependents will not be impacted. They will be able to remain on one of the City's traditional plans.

Q: Would I be covered if I was traveling outside the country?

A: If you require medical treatment while out of the country, you are only covered in an emergency per Medicare rules.

Questions and Assistance

Customer Service Line

1-855-380-8542 / TTY 711

- The Customer Service Reps can answer questions about your Medicare Advantage plan.
- Visit the City of Austin website at **www.bcbstx.com/retiree-medicare-coa** for additional information including FAQs, presentations and a digital copy of plan materials.

Customer Service Hours of Operation:

October 1, 2025 – January 31, 2026

8 a.m. – 8 p.m. CT, seven days a week

February 1 – September 30, 2026

8 a.m. – 8 p.m. CT, Monday - Friday

BlueCross BlueShield of Texas

Questions

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BlueCross BlueShield of Texas

Disclaimers

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Important Plan Information

Medicare Advantage plans provided by Blue Cross and Blue Shield of Texas, which refers to HCSC Insurance Services Company (HISC) (HMO and PPO plans), and GHS Insurance Company (GHSIC) (HMO plans). HMO and PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC, HISC and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.

Important Plan Information

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Blue365: Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

Hearing services are provided by American Hearing Benefits, Beltone™, HearUSA and TruHearing®. Vision services are provided by ContactsDirect®, Croakies, Davis VisionSM, EyeMed Vision Care, Glasses.com, Jonathan Paul Fitovers and LasikPlus®.

Convey: Convey Health Solutions, Inc. is an independent company that offers supplemental OTC benefits such as nonprescription medications and other medical supplies on behalf of BCBSTX.

DNoA: Dental Network of America, LLC (DNoA) is a separate company that provides dental benefits for some Blue Cross and Blue Shield of Texas plans. DNoA contracts with go2dental.com, Inc., an independent company that provides dental website information and tools to Blue Cross and Blue Shield of Texas plans.

EyeMed: EyeMed Vision Care, LLC, an independent company, provides customer service and network administration services for BCBSTX. BCBSTX has contracted with First American Administrators (FAA), an independent company, to provide claims administration. The relationship between BCBSTX, FAA, and EyeMed is that of independent contractors.

Important Plan Information

Healthy Activity Portal: The Healthy Activity Portal is a website owned and operated by HealthMine, Inc., an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide digital health and personal clinical engagement tools and services for members with coverage through BCBSTX.

Registration is required to participate. Visit **www.BlueRewardsTX.com** to register and see what Healthy Actions earn rewards. Maximum annual rewards of $100 in gift cards. One reward per Healthy Action per year. Healthy Action dates of service must be in the current plan year. Healthy Actions that earn rewards are subject to change.

MDLIVE: Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation. MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Texas.

MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

ModivCare is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide transportation services for members with coverage through BCBSTX.

MyPrime.com is a pharmacy benefit website owned and operated by Prime Therapeutics LLC, a separate company providing pharmacy solutions for your plan.

Important Plan Information

SilverSneakers: SilverSneakers® is a wellness program owned and operated by Tivity Health, Inc., an independent company. Tivity Health and SilverSneakers® are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries.

TruHearing: TruHearing® is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.