

# 2019

## Medicare Advantage Plan Preview

For Agency Use Only - Not for Distribution



South Carolina

*BlueCross BlueShield of South Carolina  
is an independent licensee of the  
Blue Cross and Blue Shield Association*

This material is confidential, proprietary and a trade secret of BlueCross BlueShield of South Carolina. Any unauthorized use, reproduction or transfer of this material is strictly prohibited.  
*Copyright 2018, BlueCross BlueShield of South Carolina. All rights reserved.*

## Medicare Advantage Products

BlueCross is proud to offer the only Medicare Advantage plan in South Carolina backed by the Power of Blue! Our Medicare Advantage products will provide your clients with a large provider network, affordable pricing and the BlueCross member experience that 2.2 million South Carolinians depend on.



## Better Relationships

We are proud of our rich history in South Carolina and of the relationships we have maintained. Our local presence, and legacy of service, ensures that we are strong and committed team members for our customers and associates.

- ✓ Providers & Hospitals
- ✓ Members
- ✓ Agencies & Brokers

## Network Flexibility

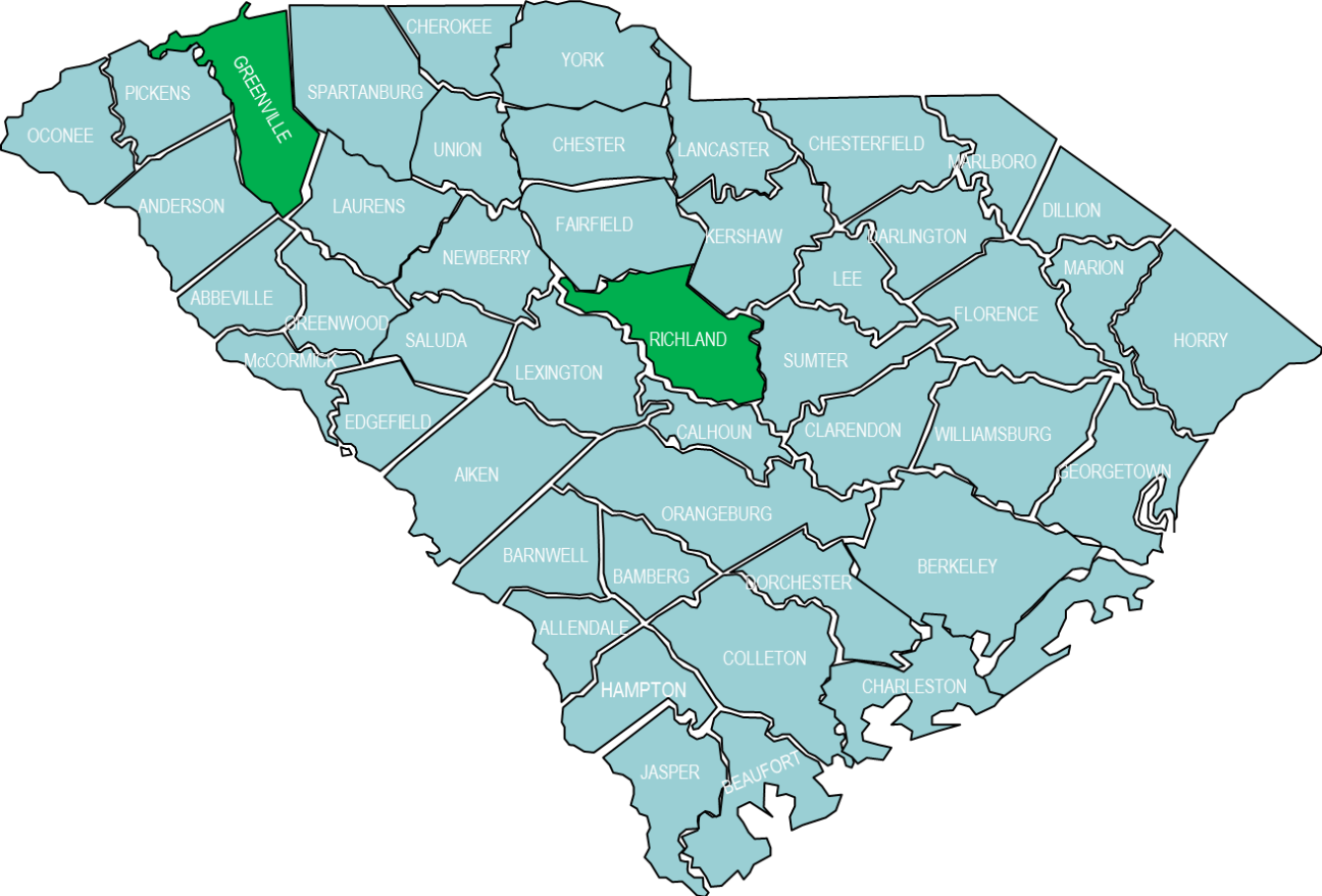
Our Medicare Advantage plans give your clients access to care without the hassle.

- ✓ No referrals required
- ✓ Out of state travel coverage
- ✓ Large network of doctors & hospitals

|  | BlueCross Total <sup>SM</sup><br>PPO  | BlueCross Secure <sup>SM</sup><br>HMO  | BlueCross RX<br>PDP Plans      |
|--|---|--|--------------------------------|
| <b>Service Area</b>  | 23 counties   | Greenville & Richland counties   | All counties in South Carolina |
| <b>Provider Network</b>                                    | Large statewide PPO network, most major hospital systems & specialty groups | Access to preferred hospitals - Greenville Health System & Palmetto Hospital | N/A                            |
| <b>Visitor/ Travel Program -<br/>Out-of-State Coverage</b> | 36+ states  | No   | N/A                            |
| <b>Referrals Required</b>                                  | No  | No   | N/A                            |
| <b>South Carolina Pharmacies</b>                           | 1,100+  | 1,100+   | 1,100+                         |
| <b>Out-of-State Pharmacies</b>                             | 67,000+ nationwide  | 67,000+ nationwide   | 67,000+ nationwide             |
| <b>South Carolina Dental Network</b>                       | 800+ statewide  | 800+ statewide   | N/A                            |
| <b>Out-of-Network Dental Coverage</b>                      | 50%   | 50%  | N/A                            |
| <b>Gym Network</b>   | Multi-facility & nationwide access  | Multi-facility & nationwide access   | N/A                            |
| <b>Eyewear Allowance</b>                                   | No network  | No network   | N/A                            |

# BlueCross Secure HMO – Coverage Area

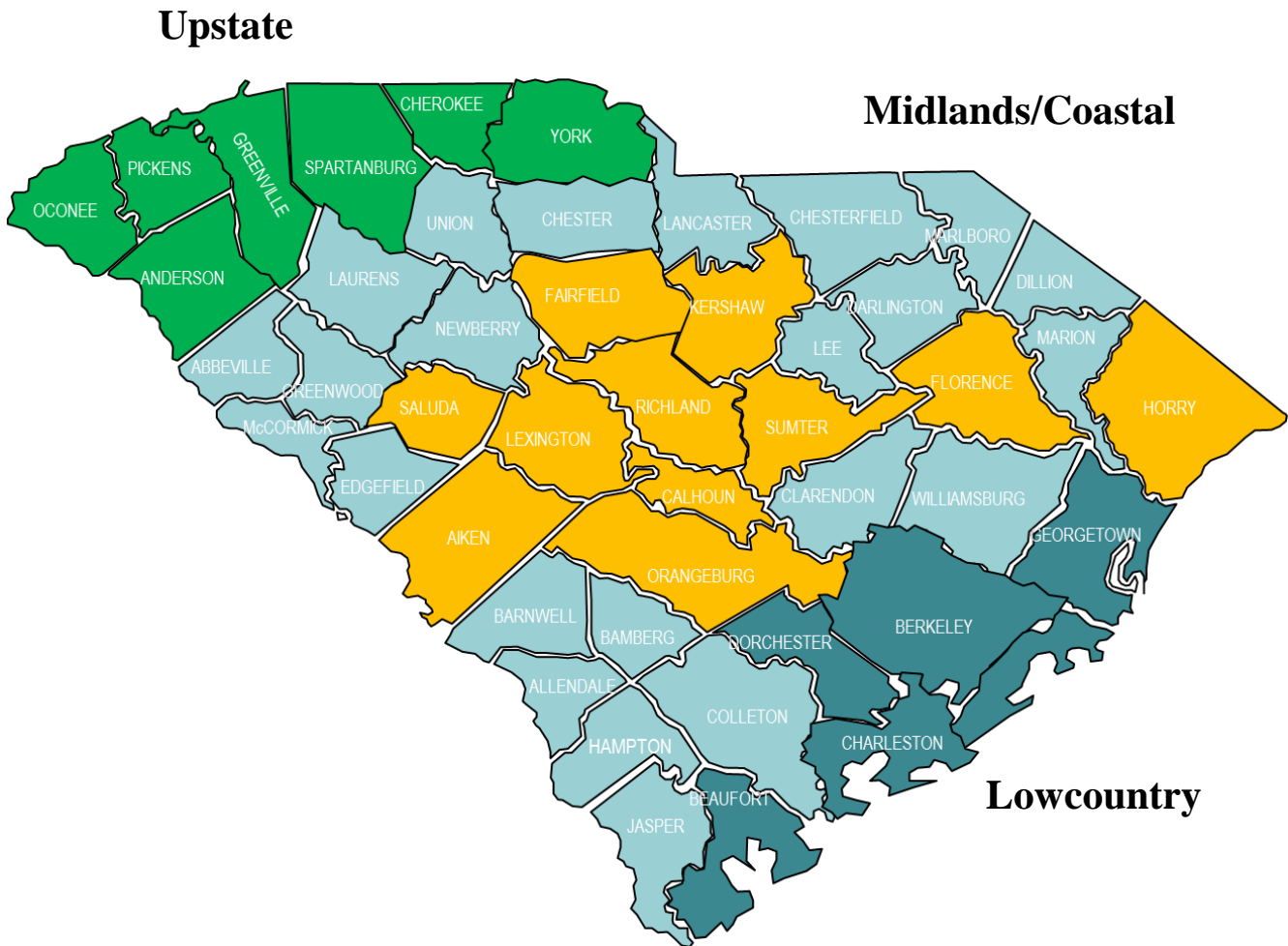
BlueCross Secure HMO, offered by BlueCross BlueShield of South Carolina, has two counties in the coverage area: Greenville and Richland. The map and chart show the counties included, as well as the hospital systems affiliated with the HMO products.



| Greenville                 | Richland        |
|----------------------------|-----------------|
| Greenville Hospital System | Palmetto Health |

# BlueCross Total PPO – Coverage Area

BlueCross Total PPO, offered by BlueCross BlueShield of South Carolina, has three coverage areas: Upstate, Midlands/Coastal and Lowcountry. This map and chart show the counties included within each geographic region.



| Upstate   | Midlands/Coastal  | Lowcountry  |
|---|---|---|
| <p>Anderson, Cherokee, Greenville, Oconee, Pickens, Spartanburg, York</p> | <p>Aiken, Calhoun, Fairfield, Florence, Horry, Kershaw, Lexington, Orangeburg, Richland, Saluda, Sumter</p> | <p>Beaufort, Berkeley, Charleston, Dorchester, Georgetown</p> |

# BlueCross Medicare Advantage Summary for 2019

## Medicare Advantage plans (MAPDs)

- BlueCross Total<sup>SM</sup> PPO offered in **23 counties** in South Carolina
  - Offering access to a large network of providers statewide
- BlueCross Secure<sup>SM</sup> HMO offered in **two** counties in South Carolina
  - Greenville and Richland counties
  - HMO plans are offered in partnership with Greenville Hospital System and Palmetto Health

## Prescription Drug plans (PDPs) offered in **every county** in South Carolina

- Offering access to a large network of pharmacy providers throughout the state and nationwide through CVS-Caremark\*.
  - BlueCross RX Value<sup>SM</sup>
  - Blue Cross Rx Plus<sup>SM</sup>

*\*CVS Caremark is a division of CVS/Health, an independent company that provides pharmacy services on behalf of BlueCross.*

## More for 2019!

|                                 |                             |                              |                          |
|---------------------------------|-----------------------------|------------------------------|--------------------------|
| Dental coverage                 | Gym membership              | At home fitness kits         | In-home nurse visits     |
| \$0 for 90 day retail Rx        | More drugs on the formulary | More savings on Medicare.gov | More \$0 preventive care |
| \$0 Rx deductible on more drugs | Lower premiums              | Lower RX deductible          | ...so much more!         |

# 2019 Benefit First Look – Medicare Advantage

Agents CANNOT market or discuss our 2019 plans until Oct. 1, 2018

| Plan Benefits  | BlueCross Total         | BlueCross Secure        |
|--|-------------------------|-------------------------|
|  | (PPO)                   | (HMO)                   |
|  | H8003-001,002,003       | H7165-001,002           |
| Premium  | \$19-\$25               | \$0-\$10                |
| MOOP   | \$6,700                 | \$6,700                 |
| Medical Deductible   | \$0                     | \$0                     |
| Inpatient Hospital   | \$400 days 1-4          | \$400 days 1-4          |
| Emergency Care   | \$90                    | \$90                    |
| Urgent Care  | \$45                    | \$40                    |
| PCP  | \$10                    | \$15                    |
| Specialist   | \$40                    | \$45                    |
| Full Annual Physical   | \$0                     | \$0                     |
| Outpatient Surgery   | \$0-\$325               | \$0-\$325               |
| Lab  | \$10                    | \$15                    |
| X-ray  | \$10                    | \$15                    |
| Diagnostic Radiology ( i.e. CT, MRI)                         | \$0-\$150               | \$0-\$150               |
| Diagnostic Procedures/Test                                   | \$0-\$275               | \$0-\$275               |
| Diabetic Testing Supplies<br>(Test strips, Lancets, Monitor) | \$0<br>Preferred Vendor | \$0<br>Preferred Vendor |
| Meal Program   | Yes                     | Yes                     |
| In Home Provider Visit Program                               | Yes                     | Yes                     |
| Fitness (Gym Membership)                                     | Yes                     | Yes                     |
| Dental - Preventive  | Yes                     | Yes                     |
| Dental - Comprehensive                                       | Yes                     | Yes                     |
| Eyewear Allowance  | Yes                     | Yes                     |
| Hearing Aid (TruHearing)                                     | Yes                     | Yes                     |
| Hearing Exam   | Yes                     | Yes                     |
| Travel Program – Nationwide                                  | Yes                     | No                      |
| Rx Deductible (Tier 3, 4 and 5)                              | \$70                    | \$70                    |
| Tier 1 (90 day preferred)                                    | \$0                     | \$0                     |
| Tier 2 (30 day preferred)                                    | \$12                    | \$12                    |
| Tier 3 (30 day preferred)                                    | \$37                    | \$37                    |
| Tier 4 (30 day preferred)                                    | 45%                     | 45%                     |
| Tier 5 (30 day preferred)                                    | 31%                     | 31%                     |
| Coverage in the Gap  | Yes                     | Yes                     |

Be aware that plan costs, deductibles and benefit information are subject to change, as this information has yet to be approved by the CMS.

# Agent Support

## Local Support

Get the help you need from our local and responsive Medicare Advantage broker managers. If we can support you give us a call or send us an email, we are here for you!

## Agent Commissions

Agents are paid at the maximum Medicare allowable rates and receive lifetime renewals. When directed by CMS to pay initial year commissions, the commissions will be paid in full regardless of the date of enrollment. Renewal year enrollments submitted mid-year will be prorated.

## Online Enrollment

Log onto My Business Manager to track business and enroll clients online. Compare products and look up doctors and drugs all in one easy-to-use location. Convenient emailed proposals allow you to complete enrollment applications with your clients remotely.

## Training

For your convenience we accept AHIP or Gorman and have combined all of our 2019 MA and PDP product specific certification content into one easy to navigate course.

AHIP is available through BlueCross at a discounted price. We will reimburse active 2019 certified agents for the cost of the 2019 AHIP course if they:

- 1) Complete the course by August 31, 2018
- 2) Sell a minimum of five MAPD policies
- 3) Submit qualifying enrollments from October 1 - December 31, 2018
- 4) Use the discounted BlueCross Blue Shield of South Carolina link **only**:

<http://www.ahipmedicaretraining.com/clients/bcbssc>

## Storefront Materials

Agents can access, print and order important plan materials online at [Sellbluesc.com](http://Sellbluesc.com). Sales booklets, applications, scope of appointment forms and much more can be accessed easily online. Agents can also personalize marketing material (i.e. postcard, digital ad) using our storefront site.

## Thank you!

BlueCross has a long tradition of serving seniors in our state, as do the sales agents who represent us. Thank you for your commitment to help us serve South Carolina Medicare beneficiaries. We look forward to a competitive year and appreciate your partnership. We are excited to support you during this AEP selling season.