



2025

Medicare Answer Guide

**We'll answer your questions,
not give you more.**

Let Blue work for you.



BlueCross BlueShield
of Alabama

We cover what matters.

Medicare can be confusing. We make it easier.

Hello, Alabama neighbor!

Medicare's Annual Election Period is almost here. This means you can sign up for a Medicare Advantage plan if you currently rely on Original Medicare only or a Medicare Supplement plan. Or you can switch from one Medicare Advantage plan to another.

We'd love to help you choose the right coverage for 2025.

Taking steps to protect your health and well-being is important. We created this Answer Guide to help you understand your Medicare plan options so you can make the right choice for you, your health and your budget.

It's all about taking the necessary steps to make sure you're protected no matter what and have peace of mind wherever you are. This year, you owe it to yourself to look at what Blue Cross and Blue Shield of Alabama can do for you.

Yours in good health,
Blue Cross and Blue Shield of Alabama

It's smart to think about your 2025 Medicare coverage NOW.

Understanding Medicare and your coverage options can be a challenge, and you might find yourself with a lot of questions. Getting a head start is a smart idea. Your decision isn't something you want to rush.

We're here to help!

Use this 2025 Medicare Answer Guide to help determine your coverage needs and options. It can help you make more informed decisions during the Medicare Annual Election Period.



REMINDER:



**Time to change
your plan!**



You can change your coverage during this year's Medicare Annual Election Period.

October 15 – December 7.



Finding the right plan is key.
Let's get started

Reviewing your current Medicare coverage is important. **HERE'S WHY:**

Medicare's Annual Election Period is October 15 – December 7. Whether you've been on Medicare for years or just recently started, this is your opportunity to choose your healthcare and prescription drug coverage for the coming year.

Get the Blue Cross Medicare experience in 2025.

It's smart to find the right healthcare and prescription drug coverage to meet your needs — balancing both coverage and cost — so you can protect your health and your finances. You don't want to be caught with an unexpected medical expense. That's why it's important to understand your coverage options before choosing an insurance plan for the year.

Even if you've been satisfied with your current coverage, **ASK YOURSELF:**



Do I want access to more doctors and hospitals?



Do I want more value for my money than I get from my current plan?



Have my healthcare and prescription drug needs changed?



Do I have confidence in the company offering this plan?



Can I get better coverage than Original Medicare without paying a plan premium?

Your Medicare experience is one-of-a-kind. **LIKE YOU.**

There are several reasons why Blue Advantage® (PPO) has the highest number of individual Medicare Advantage enrollments in Alabama.¹

✓ Easy access to the most doctors and hospitals

As a local plan with a long history of working closely with Alabama's top doctors and hospitals, we know access to care is important. Our network includes EVERY hospital and over 90% of all doctors in Alabama.¹

✓ No need for referrals to see specialists

With Blue Advantage, you never need permission from one doctor to see another. Plus, our out-of-network coverage and outside-of-Alabama Visitor and Travel Program gives you peace of mind wherever you are.

✓ Local, friendly customer service

Unlike the big national plans, we're headquartered in Birmingham and have customer service call centers in Birmingham and Huntsville. As a Blue Advantage plan member, you'll have a dedicated Member Services Team to call on when you need assistance.

¹[BCBSALMedicare.com/WhyBCBSAL](https://www.BCBSALMedicare.com/WhyBCBSAL)

Watch your mail!

Blue Cross and Blue Shield of Alabama will have some exciting information to share on October 1. Watch for our announcement in the mail and on TV! Then be one of the first to get a look at new Blue Advantage plan benefits for 2025.

Register for an upcoming Medicare Coverage Options Meeting — either a local, in-person event or an online webinar hosted by one of our local advisors.

[BCBSALMedicare.com/FindaMeeting](https://www.BCBSALMedicare.com/FindaMeeting)

3 things to think about if you have Original Medicare or a Medicare Supplement plan.

1

Original Medicare leaves you with unexpected costs.

If Medicare is your only health insurance, you're responsible for paying hospital and medical deductibles...plus 20% of all your Medicare-covered costs. There's no annual limit on out-of-pocket expenses. With Original Medicare alone, your costs can really add up.

2

Prescription drugs and health-related items like eyewear and routine dental care are not usually covered by Medicare or most Medicare Supplement plans.

Purchasing a Medicare Supplement plan helps fill the gaps in Original Medicare by paying some or all of the deductibles and 20% coinsurance, but monthly plan premiums can be high — often \$150 or more. Plus, you still need to purchase a separate plan for prescription drugs.

If dental and vision care are important to you, you may also have to purchase additional coverage or pay all the costs yourself.

3

You can't beat Medicare Advantage plans for all-around value.

Medicare Advantage plans are an “all-in-one” alternative to Original Medicare. If you join a Medicare Advantage plan, you still have all your Part A (hospital) and Part B (medical) benefits that you get with Original Medicare. The only difference is that your benefits — including any additional benefits you get with your Medicare Advantage plan — are processed under your new Medicare Advantage policy.

Most Medicare Advantage plans — including Blue Cross Medicare Advantage plans — also include Part D prescription drug coverage. Many also include added benefits, such as routine vision and hearing exams, dental, eyewear and hearing aids.

A Medicare Advantage plan is the right choice for all-around value, coverage and convenience.

Medicare Supplement plan premiums can be high, and these plans don't include prescription drug coverage.

Medicare Advantage plan premiums can start as low as \$0 a month, and these plans include prescription drug coverage and more. In most cases, you pay a fixed amount (called a copay) every time you use your plan. Copays for some services can be as low as \$0.



Considering a Medicare Advantage HMO or PPO plan? GO WITH THE PPO.

Many Medicare Advantage HMO plans require you to use in-network providers (except in emergency or urgent care situations). If you go outside the network, it's usually not covered. Provider networks may be limited to certain counties and, in many cases, you need a referral from your primary care doctor before you can see a specialist.

A Medicare Advantage PPO plan is less restrictive than an HMO. Although it's usually the most affordable when you use doctors and hospitals in the plan's network, you can go outside the network if you want. That means you can use any doctor or hospital that accepts Medicare. And you don't need referrals to see specialists.

Benefit of Blue:

Current Blue Advantage (PPO) members enjoy:

- ✓ Care at any hospital in Alabama
- ✓ In/out-of-network coverage†
- ✓ No referrals
- ✓ Visitor Travel Program for coverage while traveling in the United States

In some cases, Blue Advantage PPO networks are only available in portions of participating states. As of September 2023, only 2 states are not participating, Alaska and Wyoming.



GOOD NEWS! Spend less money on prescriptions in 2025.

In the coming year, new Medicare rules will go into effect. Here's what you need to know:

- ✓ **You'll pay no more than \$2,000 a year** out-of-pocket on Part D prescription drugs.
- ✓ **The coverage gap phase (also known as the Donut Hole) will be eliminated from Part D drug coverage.** After you meet your deductible, if applicable to your plan, you'll pay your copays or coinsurance for your prescription costs up to \$2,000. After that, prescription costs are 100% covered.



Pay for your prescriptions over time.

The Medicare Prescription Payment Plan (M3P) is a new payment option that's designed to help manage your out-of-pocket drug costs by spreading them across the calendar year (January-December) in monthly payments. This payment option might help you manage your monthly expenses, but it doesn't save you money or lower your drug costs.

Need more information?
Call **1-844-557-3513** (TTY 711)

Blue Advantage
A Medicare Approved PPO

Frequently Asked Questions



What if I change my mind after enrolling in a Medicare Advantage plan?

No problem! Between January 1 and March 31 (Medicare Advantage Open Enrollment Period), Medicare Advantage plan members have a one-time option to:

- Switch to a different Medicare Advantage plan; or
- Go back to Original Medicare and add a stand-alone prescription drug plan and/or a Medicare Supplement plan.



Do I have to notify my current insurer if I want to switch from the Medicare Advantage plan I have now to Blue Advantage?

No. Once you enroll in Blue Advantage, the government will take care of notifying your current insurer.



Will the network have the doctors, specialists and hospitals I want?

You can count on it! The Blue Cross network includes every hospital in Alabama and over 90% of all doctors. You can double check by using our Find A Doctor tool online. Once you're on the page, enter your zip code to find a provider. You can also go outside the network if you want (although your share of costs may be higher).



How does the Blue Advantage Visitor and Travel Program work?

In most states, you'll have access to Blue Cross PPO doctors and hospitals. While out of state, you'll have the same in-network benefits and low in-network costs that you enjoy at home in Alabama.†

In some cases, Blue Advantage PPO networks are only available in portions of participating states. As of September 2023, only two states are not participating, Alaska and Wyoming.

What to think about as you head into this year's Medicare Annual Election period:

- Consider your current plan and ask yourself** whether you feel comfortable with the cost of your plan and the amount of coverage, security and service it provides. What about your current plan could be better?
- If Original Medicare is your only insurance**, think about the out-of-pocket costs you're paying (including prescriptions, dental and eyewear). How much will you have to pay if you experience a big, unexpected medical event?
- If you have a Medicare Supplement plan**, understand that a Medicare Advantage plan like Blue Advantage offers the provider flexibility you may want, plus drug coverage and lots of extra benefits — usually for a much lower monthly premium.
- Look for some very important announcements** coming from Blue Cross starting October 1. We'll have some exciting news to share about new and expanded benefits for 2025.
- Register for a Blue Cross Medicare Coverage Options meeting** — in-person meetings will start up again in early October, but you also have the option to attend an online webinar to learn about our plans.**
- Enroll in a Blue Advantage plan on October 15.** That way you can avoid the usual Annual Election Period stress. Coverage will begin on January 1. You'll have peace-of-mind protection from the local company that treats you like family...and covers what matters.

More included benefits.

Less out-of-pocket expenses.

Let Blue work for you.



MEDICARE ADVANTAGE



Questions?

We're here to help.

Call: 1-844-557-3513 (TTY 711)

8 a.m. to 8 p.m., Monday - Friday*

Visit: [BCBSALMedicare.com/Answers](https://www.bcbsalmedicare.com/answers)



**BlueCross BlueShield
of Alabama**

*We are available Monday – Friday, 8 a.m. – 8 p.m. CST. From October 1 to March 31, the hours of operation are Monday – Sunday, 8 a.m. – 8 p.m. CST. You may be required to leave a message for calls made after hours, weekends and holidays. Calls will be returned the next business day.

†Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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 that includes Blue Cross and Blue Shield of Alabama.

**For accommodation of persons with special needs at meetings, call 1-888-246-7023 (TTY 711). Blue Advantage is a PPO with a Medicare contract. Enrollment in Blue Advantage depends on contract renewal. Blue Advantage (PPO) is provided by Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association.