

# Blue Medicare Advantage<sup>SM</sup>

2023



Look to Medicare Advantage plans from Blue Cross and Blue Shield of North Carolina (Blue Cross NC) to provide more benefits than Original Medicare.

- New for 2023: Caregiver in-home support services

We have plans that include:

- Prescription drug coverage
- Vision and dental coverage
- Over-the-counter product allowance



BlueCross BlueShield  
of North Carolina

# MEDICARE

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## Get more from a Blue Medicare Advantage plan

Blue Cross NC offers several Medicare Advantage plans that may replace another Medicare Advantage plan or Original Medicare coverage that may be combined with a Medicare Supplement plan. For 2023, our Medicare Advantage plans offer a new Caregiver program and offerings of a \$2,000 dental coverage or a \$50 premium reduction on your Part B premium, depending on plan. Blue Cross NC also offers Medical only coverage and works with other drug coverage, like Veterans Affairs (VA) or retiree plans.

More than 4.3 million customers rely on Blue Cross NC for health care solutions – more than any other insurer based in North Carolina.<sup>1</sup>



### Why Choose a Medicare Advantage plan from Blue Cross NC?

- More than 89 years of experience
- One of every three North Carolinians is among our customers<sup>1</sup>
- Dedicated local Medicare experts
- Extensive network of more than 56,000 providers in North Carolina<sup>2</sup>
- Local Advanced Primary Care facilities
- Blue Cross NC Centers across the state for in-person consultation

### Benefits that go beyond quality health coverage

Medicare Advantage plans from Blue Cross NC don't just provide great health insurance coverage, they also come with many additional benefits.\*



#### **\$0 Premiums:**

\$0 premium for all Blue Medicare Essential (HMO) plans statewide



#### **Over-the-Counter (OTC) Allowance:**

\$70 – \$100 per quarter for an OTC benefit on select plans



#### **Dental Coverage:**

Up to \$2,000 yearly dental allowance for basic and major services



#### **Vision Coverage:**

\$100 – \$300 yearly vision allowance for routine prescription eyewear



#### **Support for Family Caregivers:**

Resources and support for family members



#### **Personal Emergency Response System (PERS):**

\$0 copay for PERS: A single button response system to call for help if you fall, to find your way home and more

Note: \*Benefits vary by plan.

Footnotes: 1. Blue Cross NC internal membership data and NC Budget and Management Office population data as of June 2021.

2. Blue Cross NC internal data, May 2022.



# 2023 Plan Benefits Highlights

	Blue Medicare HMO <sup>SM</sup>		Blue Medicare HMO-POS <sup>SM</sup>			Blue Medicare PPO <sup>SM</sup>
In-Network Benefits:	Blue Medicare Choice <sup>SM</sup>	Blue Medicare Essential <sup>SM</sup>	Blue Medicare Medical Only <sup>SM</sup>	Blue Medicare Essential Plus <sup>SM</sup>	Blue Medicare Enhanced <sup>SM</sup>	Blue Medicare PPO Enhanced <sup>SM</sup>
<b>Monthly Premium:*</b>	\$0**	\$0**	\$0	\$0	\$19 – \$49	\$29 – \$49
<b>Primary Doctor Visit:</b>	\$0 copay	\$5; \$10 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
<b>Specialist Doctor Visit (No Referral Required):</b>	\$20 copay	\$45 copay	\$25 copay	\$25 – \$35 copay	\$25 copay	\$25 – \$35 copay
<b>Part D Rx (PDP):</b>	Covered	Covered	Not covered	Covered	Covered	Covered
<b>Dental Services (Preventive and Other Services):</b>	\$0 copay preventive only	\$0 copay preventive only	\$2,000 allowance	\$2,000 allowance	\$2,000 allowance	\$2,000 allowance
<b>Vision Services:</b>	\$25 copay	\$25 copay	\$25 copay	\$25 copay	\$25 copay	\$25 copay
<b>Over-the-Counter Products Allowance:</b>	\$70 quarterly	Not covered	\$100 quarterly	\$70 – \$95 quarterly	\$95 quarterly	\$70 – \$95 quarterly
<b>Personal Emergency Response System:</b>	<b>New for 2023:</b> A complimentary wearable device with fast access to emergency access.					
<b>Support for Caregivers:</b>	<b>New for 2023:</b> Carallel provides support to family members caring for their loved ones.					
<b>In-Home Assistance:</b>	Not covered	Not covered	<b>New for 2023:</b> The CareLinx network of pre-screened, professional caregivers provides you with extra help in your home when you need it.†			
<b>Non-Emergency Medical Transportation:</b>	Not covered	Not covered	<b>New for 2023:</b> SafeRide provides flexible options to book a ride in advance or on-demand and matches you with the transportation type that most closely fits your specific needs.			

Notes: \* Premiums may vary by region. \*\*Includes \$50 monthly premium reduction. A \$600 savings per year. †Some restrictions and limitations apply. Minimum of two hours per visit.

The features or benefits above are a highlight of our plans and not a complete list of benefits. Carallel, CareLinx and SafeRide contract with Blue Cross NC to provide supplemental benefits on behalf of Blue Cross NC. They do not provide Blue Cross or Blue Shield products or services. Names and logos are trademarks of their respective owners.

# Blue Medicare Advantage<sup>SM</sup>

**Ready to learn more?**

**Speak to one of our Medicare Experts**

**Phone:** 1-800-665-8037 (TTY: 711)

**Hours:** 7 days a week, 8 a.m. – 8 p.m.

**Online:** [Medicare.BlueCrossNC.com](https://www.Medicare.BlueCrossNC.com)

**Or contact your Blue Cross NC Authorized Agent.**

Blue Cross and Blue Shield of North Carolina is an HMO and PPO plan with a Medicare contract. Enrollment in Blue Cross and Blue Shield of North Carolina depends on contract renewal.

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