






2021 PLAN HIGHLIGHTS

- BlueCHiP for Medicare Advance (HMO)
- BlueCHiP for Medicare Standard with Drugs (HMO)
- BlueCHiP for Medicare Plus (HMO)
- BlueCHiP for Medicare Preferred (HMO-POS)
- BlueCHiP for Medicare Core (HMO)

Plan Options At-a-Glance	 Medical and Prescription Drug Plans				Good option for Veterans*
	Benefit Features	BlueCHIP for Medicare Advance (HMO)	BlueCHIP for Medicare Standard with Drugs (HMO)	BlueCHIP for Medicare Plus (HMO)	BlueCHIP for Medicare Preferred (HMO-POS)
Monthly plan premium	\$0	\$61	\$161	\$266	\$0
Medical deductible	\$0	\$0	\$0	\$0	\$0
Office Visits					
PCP office visits	\$0	\$0 PCMH or \$20 non-PCMH	\$0 PCMH or \$5 non-PCMH	\$0 PCMH or \$5 non-PCMH	\$0 PCMH or \$5 non-PCMH
Virtual office visits (telemedicine)	\$0	\$0	\$0	\$0	\$0
Routine vision and hearing	\$0	\$0	\$0	\$0	\$0
Specialist office visits	\$35	\$35	\$25	\$25	\$25
Chiropractic office visits	\$20	\$20	\$20	\$20	\$20
Transportation benefit	\$0	\$0	\$0	\$0	\$0
Inpatient/Outpatient Services					
Inpatient medical hospitalization	\$375 per day; days 1-5	\$290 per day; days 1-5	\$190 per day; days 1-5	\$180 per day; days 1-5	\$180 per day; days 1-5
Skilled nursing facility	\$0 days 1-20; \$160 days 21-45; \$0 days 46-100	\$0 days 1-20; \$140 days 21-45; \$0 days 46-100	\$0 days 1-20; \$135 days 21-45; \$0 days 46-100	\$0 days 1-20; \$130 days 21-45; \$0 days 46-100	\$0 days 1-20; \$130 days 21-45; \$0 days 46-100
Meal delivery benefit	\$0	\$0	\$0	\$0	\$0
Outpatient surgery	Up to \$350	Up to \$275	Up to \$150	Up to \$150	Up to \$150
Lab services	\$5	\$5	\$0	\$0	\$0
Diagnostic tests and X-rays	\$5	\$5	\$0	\$0	\$0
High tech radiology services (MRIs, CAT scans, etc.)	\$200	\$125	\$150	\$150	\$150
Emergency room	\$90	\$90	\$75	\$75	\$90
Ambulance	\$150	\$150	\$75	\$75	\$150
Out-of-pocket maximum	\$5,000	\$4,500	\$2,800	\$2,250	\$3,500
Part D Prescription Drugs					
Pharmacy deductible	\$200	\$100	\$0	\$0	Not covered
Pharmacy network	Preferred/ Standard	Preferred/ Standard	Preferred/ Standard	Preferred/ Standard	
Tier 1 (preferred generic)	\$2 / \$10	\$1 / \$9	\$3 / \$11	\$3 / \$11	
Tier 2 (generic)	\$9 / \$17	\$8 / \$16	\$6 / \$14	\$6 / \$14	
Tier 3 (preferred brand)	\$47 / \$47	\$47 / \$47	\$47 / \$47	\$47 / \$47	
Tier 4 (non-preferred brand)	\$100 / \$100	\$100 / \$100	\$100 / \$100	\$100 / \$100	
Tier 5 (specialty)	29% / 29%	31% / 31%	33% / 33%	33% / 33%	
Mail order	\$0 for Tiers 1&2	\$0 for Tiers 1&2	\$0 for Tiers 1&2	\$0 for Tiers 1&2	

Benefit Features	Additional Benefits (continued)				Good option for Veterans*
	BlueCHIP for Medicare Advance (HMO)	BlueCHIP for Medicare Standard with Drugs (HMO)	BlueCHIP for Medicare Plus (HMO)	BlueCHIP for Medicare Preferred (HMO-POS)	BlueCHIP for Medicare Core (HMO)
Out-of-network benefit	--	--	--	✓	--
Preventive services	✓	✓	✓	✓	✓
Nutritional counseling	✓	✓	✓	✓	✓
Benefit					
Gym membership	\$0	\$0	\$0	\$0	\$0
Max Buzz™ fitness tracker	--	--	--	--	--
Wellness reimbursement	--	--	--	--	--
Over-the-counter (OTC) 	Get \$25/quarter	Get \$75/quarter	Get \$100/quarter	Get \$100/quarter	Get \$50/quarter
Vision hardware allowance	Get \$100/year	Get \$125/year	Get \$150/year	Get \$200/year	Get \$150/year
Hearing aids	Costs \$200-\$1,675 per ear	Costs \$200-\$1,675 per ear	Costs \$200-\$1,675 per ear	Costs \$200-\$1,675 per ear	Costs \$200-\$1,675 per ear
Acupuncture visit	--	--	--	--	--

Benefit Features	Dental Rider Coverage	 DENTAL BENEFITS			Dental Rider Coverage
	BlueCHIP for Medicare Advance (HMO)	BlueCHIP for Medicare Standard with Drugs (HMO)	BlueCHIP for Medicare Plus (HMO)	BlueCHIP for Medicare Preferred (HMO-POS)	BlueCHIP for Medicare Core (HMO)
Premium	\$19.60	Built-In	Built-In	Built-In	\$19.60
Annual benefit maximum	\$1,000	\$1,500	\$1,500	\$1,500	\$1,000
Preventive Services					
• Annual exam	\$0	\$0	\$0	\$0	\$0
• Cleanings	\$0	\$0	\$0	\$0	\$0
X-Rays					
• Bitewing X-rays	\$0	\$0	\$0	\$0	\$0
• Full mouth set	\$0	\$0	\$0	\$0	\$0
• Individual X-rays	\$0	\$0	\$0	\$0	\$0
Comprehensive Services					
• Fillings • Palliative treatment • Simple extractions • Denture repairs	50%	20%	\$0	\$0	50%
• Root canals and oral surgery	--	20%	\$0	\$0	--
Major Restorative Services					
• Crowns & onlays • Periodontal services	--	--	--	--	--

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