

2020

Summary of Benefits

January 1, 2020 -
December 31, 2020

Blue Shield Promise
AdvantageOptimum
Plan 2 (HMO)

San Diego County

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage".

2020

Summary of Benefits

Blue Shield Promise AdvantageOptimum Plan 2

San Diego County, Plan 053

This is a summary of drug and health services covered by Blue Shield Promise AdvantageOptimum Plan 2 from January 1, 2020 - December 31, 2020.

The benefit information provided does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the "Evidence of Coverage."

Blue Shield Promise AdvantageOptimum Plan 2 includes Medicare health care (Part C) and prescription drug (Part D) coverage and may offer supplemental benefits in addition to Part C and Part D benefits, offering you the convenience of having both your medical and prescription drugs covered through one plan.

To join **Blue Shield Promise AdvantageOptimum Plan 2**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area. Our service area includes the following counties in California: San Diego.

If you use the providers that are not in our network, we may not pay for these services.

For coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

This document is available in other formats such as Braille, large print or audio.

For more information, please call us at (800) 847-1222 (TTY: 711), 8 a.m. – 8 p.m., seven days a week, from October 1 to March 31 and 8 a.m. – 6 p.m. weekdays, from April 1 to September 30, or visit us at blueshieldca.com/promise/medicare

Monthly Plan Premium	\$0 You must continue to pay your Medicare Part B premium
Part B Premium buy-down	\$50 Part B Premium Reduction
Maximum Out-of-Pocket Responsibility (does not include Part D prescription drugs)	You pay no more than \$3,400 annually Includes copays and other costs for covered Medicare Parts A and B services for the year
Inpatient Hospital Care	\$120 copay each day for days 1 through 5 \$0 copay each day for days 6 and over Benefit Period: Per Admission, Per Stay
Outpatient Hospital Facility	\$150 copay for each visit to an outpatient hospital facility
Ambulatory Surgery Center	\$50 copay for each visit to an ambulatory surgical center
Doctor Visits	
• Primary Care Physician	\$0 copay per visit
• Specialists	\$10 copay per visit
Preventive Services (Mammography & influenza vaccines) (No referral needed)	\$0 copay Other preventive services are available There are some covered services that have a cost
Emergency Care	\$120 copay per visit (waived if admitted)
Urgently Needed Services	\$10 copay per visit (waived if admitted)
Diagnostic Services/Labs/Imaging	
• Diagnostic radiology services (such as MRIs, CT scans, PET scans)	\$5 copay
• Diagnostic test and procedures	\$0 copay
• Outpatient X-rays	\$0 copay
• Therapeutic radiology services (such as radiation treatment for cancer)	20% of the cost
Hearing Services	
• Hearing exam (Medicare-covered)	\$0 copay for Medicare-covered or routine hearing exam at a PCP office
• Routine (non-Medicare covered) hearing exam	\$10 copay for Medicare-covered or routine hearing exam at a specialist office
Dental Services	
• Unlimited oral exams one every year	\$0 copay
• Cleaning, one every 6 months	\$0 copay
• Fluoride treatment, one every 6 months	\$5 copay per visit
• X-rays, one full set every 2 years	\$0 copay
Vision Services	
• Exam to diagnose and treat diseases and conditions of the eye	\$10 copay per visit
• Routine eye exam (one every year)	\$0 copay at a PCP office, \$10 copay at a specialist office
• Eyewear coverage limit	\$75 limit for glasses and contacts every 2 years
• Refraction test (one every 2 years)	\$0 copay

Mental Health Services

- Inpatient mental health care

For each Medicare-covered stay you pay \$250 plus \$120 copay per day for days 1-10 and \$0 copay for days 11-90. You are covered for 90 days each benefit period, up to the 190-day lifetime limit. A benefit period starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins.

- Outpatient group therapy
- Outpatient individual therapy visit

\$20 copay per visit
\$20 copay per visit

Opioid Treatment Program Services

\$0 copay

Podiatry

- Foot exams and treatment

\$10 copay per visit

Medical Supplies

20% of the Medicare-allowed amount

Skilled Nursing Facility Care

\$20 copay per day for days 1 through 20
\$100 copay per day for days 21 through 100
No prior hospital stay required
There is a limit for 100 days for each benefit period if your condition requires additional rehabilitation services, other types of daily skilled nursing, or other skilled care. If you go over the 100 day limit, you will be responsible for all costs.

Rehabilitation Services

- Occupational therapy visit
- Physical therapy and speech and language therapy visit

\$0 copay
\$0 copay

Ambulance Services

\$100 copay per trip (each way)
(waived if admitted)

Transportation Services

Not covered

Medicare Part B Drugs

20% of the cost for chemotherapy drugs
20% of the cost for other Part B drugs

Stage 1: Annual Deductible	\$0 This stage does not apply because there is no deductible.			
Stage 2: Initial Coverage	Preferred retail cost-sharing (in-network)		Standard retail cost-sharing (in-network)	
	30-day supply	90-day supply^{MO}	30-day supply	90-day supply^{MO}
Tier 1: Preferred Generic Drugs	\$0 copay	\$0 copay	\$3 copay	\$3 copay
Tier 2: Generic Drugs	\$10 copay	\$25 copay	\$17 copay	\$42.50 copay
Tier 3: Preferred Brand Drugs	\$40 copay	\$100 copay	\$47 copay	\$117.50 copay
Tier 4: Non-Preferred Drugs	\$95 copay	\$237.50 copay	\$100 copay	\$250 copay
Tier 5: Specialty Tier Drugs	33% coinsurance	Not covered	33% coinsurance	Not covered
Coverage Gap Phase (After the total drug costs paid by you and the plan reach \$4,020, up to the out-of-pocket threshold of \$6,350)	Tier 1: Preferred Generic Drugs and Tier 2: Generic Drugs are covered at the copays described above. For all other tiers, you pay 25% of the price for brand-name drugs (plus a portion of the dispensing fee) and 25% of the price for generic drugs until your costs total \$6,350, which is the end of the coverage gap.			
Catastrophic Coverage (When your annual out-of-pocket costs exceed \$6,350)	After your yearly out-of-pocket drug costs (including drugs you bought through your retail pharmacy and through mail order) reach \$6,350, you pay the greater of: <ul style="list-style-type: none"> • 5% of the cost, or • \$3.60 copay for a generic drug (including brand drugs treated as generic) and an \$8.95 copay for all other drugs 			

If you reside in a long-term care facility, you pay the same as at a standard retail cost-sharing pharmacy. There are limited situations where you may get drugs from an out-of-network pharmacy at the same cost as an in network standard retail cost sharing pharmacy. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please refer to the plan EOC.

***90-day supply preferred retail cost-sharing also applies to Blue Shield Promise's mail order pharmacy. Tier 5 drugs are limited to a 30-day supply for mail order.**

MO A long-term (up to a 90-day) supply is only available for select drugs. The drugs that are available for a long-term supply are marked with the symbol MO in our Drug List. Drugs that are not marked with this symbol are not available for a long-term supply. For your protection, we limit the amount of select drugs that can be filled at one time.

Supplemental Plan Benefits	Blue Shield Promise AdvantageOptimum Plan 2
Nurse Advice Line	\$0 copay
Worldwide Emergency Care/ Urgently Needed Services	\$120 copay per visit Coverage up to \$10,000 per year (waived if admitted)
Telehealth	\$0 copay

IMPORTANT NOTE: To view information on non-discrimination requirements, you can go to our website at <https://www.blueshieldca.com/promise/affordable-care-act.asp>.

Blue Shield of California Promise Health Plan is an HMO and an HMO D-SNP plan with a Medicare contract and a contract with the California State Medicaid Program. Enrollment in Blue Shield of California Promise Health Plan depends on contract renewal.

Blue Shield of California Promise Health Plan complies with applicable State and Federal civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability.

Blue Shield of California Promise Health Plan is an independent licensee of the Blue Shield Association.



Promise Health Plan

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **(800) 847-1222 (TTY: 711)**.

Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit blueshieldca.com/promise/medicare or call **(800) 847-1222 (TTY: 711)** to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2021.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

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Promise Health Plan

For enrollment inquiries please call the Sales Department (800) 847-1222 (TTY: 711)
8 a.m. – 8 p.m., seven days a week, from October 1 to March 31 and 8 a.m. – 6 p.m. weekdays,
from April 1 to September 30.