



Regence

Regence BlueShield is an Independent Licensee
of the Blue Cross and Blue Shield Association

201 High Street SE
PO Box 12625
Salem, Oregon 97309

October 2009

Dear Member:

Here are two documents with important information for you.

1. Please start by reading the **Annual Notice of Changes for 2010**. It gives you a summary of changes to your benefits and costs for next year. These changes will take effect on January 1, 2010.
 - Please take a moment *very soon* to look through this summary and see how the changes might affect you.
 - If you decide to stay with *Regence MedAdvantage (PPO)* for 2010 – you do not have to tell us or fill out any paperwork. You will automatically remain enrolled as a member of *Regence MedAdvantage*.
 - If you decide to leave *Regence MedAdvantage*, you can switch to a different Medicare Advantage Plan or to Original Medicare from November 15 through December 31 each year. The *Annual Notice of Changes* tells you more.
2. We're including a copy of next year's **Evidence of Coverage**. It's the legal, detailed description of your benefits and costs for 2010 if you stay enrolled as a member of *Regence MedAdvantage*. It also explains your rights and rules you need to follow when using your coverage for medical care. Please look through this document so you know what's in it, then keep it handy for reference.

If you have questions, we're here to help. Please call Customer Service at 1 (800) 541-8981 (TTY only, call 711). Calls to these numbers are free. Hours are 8:00 a.m. to 8:00 p.m., seven days a week from November 15 through March 1. After March 1 our

telephone hours are 8 a.m. to 8 p.m., Monday through Friday, and you may leave a message on Saturdays, Sundays and holidays. We will return your call on the next business day. You can also visit our website, (www.regence.com/WARBS/products/medicare).

We value your membership and hope to continue to serve you next year.

Sincerely,

A handwritten signature in black ink that reads "Sue Johnson". The signature is written in a cursive style with a large, looped "S" at the beginning.

Sue Johnson, Manager
Medicare Customer Service

Regence MedAdvantage (PPO) Annual Notice of Changes for 2010

This booklet tells you how your benefits and costs as a member of Regence MedAdvantage will change next year from your current benefits. The changes take effect on January 1, 2010.

To decide what's best for you, compare this information we're sending with the benefits and costs of other Medicare Advantage plans in your area, as well as the benefits and costs of Original Medicare.

Regence MedAdvantage Customer Service:

For help or information, please call Customer Service or go to our plan website at www.regence.com/WARBS/products/medicare.

1 (800) 541-8981

TTY users call: 711

(Calls to these numbers are free.)

Hours of Operation:

From November 15 through March 1 our telephone hours are 8:00 a.m. to 8:00 p.m. seven days a week. After March 1 our telephone hours are 8:00 a.m. to 8:00 p.m., Monday through Friday, and you may leave a message on Saturdays, Sundays and holidays. We will return your call on the next business day.

This plan is offered by Regence BlueShield, referred throughout the *Annual Notice of Changes* as "we," "us," or "our." Regence MedAdvantage is referred to as "plan" or "our plan."

Our plan is a Medicare approved PPO.

This information may be available in a different format, including large print, audio tapes, and CDs. Please call Customer Service at the number listed above if you need plan information in another format.

If you remain enrolled in Regence MedAdvantage for 2010, there will be some changes to your benefits and what you pay.

We want to thank you for being a member of Regence MedAdvantage. We are pleased to provide you with your health coverage. As you know, change is in the air for health care, locally and nationally. Some of these changes will impact your health plan for the next year. This Annual Notice of Changes will tell you how your benefits and costs are changing for 2010. We believe we have kept the benefits you value, along with assured access to your providers. Plus, we remain committed to staying in the Medicare business for the long haul. If you would like to discuss your benefit changes, please call Customer Service at 1-800-541-8981.

We're sending you this *Annual Notice of Changes* to tell you how your benefits and costs as a member of Regence MedAdvantage will change next year from your current benefits. The changes take effect on January 1, 2010. Medicare has approved these changes.

What should you do?

We want you to know what's ahead for next year, so **please read this document very soon to see how the changes in benefits and costs will affect you if you stay enrolled in Regence MedAdvantage for 2010.**

To decide what's best for you, compare this information we're sending with the benefits and costs of other Medicare Advantage plans in your area as well as the benefits and costs of Original Medicare.

You can find information about plans available in your area by visiting the Medicare website (<http://www.medicare.gov>). The Medicare website includes information about plans' benefits and costs, as well as information about how Medicare rates the plans in different categories (for example, detecting and preventing illness, ratings from patients, and customer service). If you have access to the web, you may use the web tools on <http://www.medicare.gov> by selecting either "Compare Health Plans and Medigap Policies in Your Area" or "Compare Medicare Prescription Drug Plans." You can also call us directly at 1 (800) 541-8981 to obtain a copy of the plan ratings for this plan. TTY users call 711.

We hope to keep you as a member of Regence MedAdvantage. But if you want to make a change for 2010, see "*When can you change*" in Section 6 for time periods when you can make a change.

Table of Contents

Section 1. Important things to know.....	1
This <i>Annual Notice of Changes</i> is only a summary (see your <i>Evidence of Coverage</i> for the details)	1
Section 2. Changes to your monthly premium	1
Section 3. Medical services: Changes to your benefits and what you pay.....	1
Changes to your <u>benefits</u>	1
Changes to <u>what you pay</u>	2
Section 4. What about changes to the plan’s network of providers?.....	3
Will your doctors and other providers still be in the plan’s network next year?	3
Section 5. What if I don’t have drug coverage that is at least as good as Medicare’s standard prescription drug coverage?	3
How do I know if I have drug coverage that is at least as good as Medicare’s standard coverage?	3
What are my options for getting Medicare prescription drug coverage?	4
Section 6. Do you want to stay in the plan or make a change?	4
Do you want to stay with Regence MedAdvantage?	4
Do you want to make a change?	4
Section 7. Do you need some help? Would you like more information?	5
We have information and answers for you.....	5
You can get help and information from your State Health Insurance Assistance Program	5
You can get help and information from Medicare	6

Section 1. Important things to know

This *Annual Notice of Changes* is only a summary (see your *Evidence of Coverage* for the details)

This *Annual Notice of Changes* gives you a summary of the changes in your benefits and what you will pay for these services in 2010.

- To get the details, you can look in the 2010 *Evidence of Coverage* for *Regence MedAdvantage*. The *Evidence of Coverage* is the legal, detailed description of your benefits and costs for 2010. It explains your rights and the rules you need to follow to get your covered services. (We have included a copy of the *Evidence of Coverage* in the same envelope with this *Annual Notice of Changes*. If you do not have this copy, call Customer Service.)

If you have questions or need more information, you can always call Customer Service at 1 (800) 541-8981 (TTY only, call 711). Calls to these numbers are free. Hours are 8:00 a.m. to 8:00 p.m., seven days a week from November 15 through March 1. From November 15 through March 1 our telephone hours are 8:00 a.m. to 8:00 p.m. seven days a week. After March 1 our telephone hours are 8 a.m. to 8 p.m., Monday through Friday, and you may leave a message on Saturdays, Sundays and holidays. We will return your call on the next business day.

Section 2. Changes to your monthly premium

	2009 (this year)	2010 (next year)
Monthly premium	\$99.00	\$195.00

Section 3. Medical services: Changes to your benefits and what you pay

Changes to your benefits

As shown below, Regence MedAdvantage is adding a new benefit next year. For details, see Chapter 4 in your *Evidence of Coverage*.

	2009 (this year)	2010 (next year)
Traveler program	Not covered	Covered

Changes to what you pay

The chart below summarizes changes to what you will pay as your share of the cost of covered medical services. For details, see Chapter 4, *Medical benefits chart (what is covered and what you pay)*, in your *Evidence of Coverage*.

	2009 (this year)	2010 (next year)
<p>Out-of-pocket maximum for medical services</p> <p>This maximum applies to what you pay as your share of the cost for your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) services.</p>	<p>In-network: \$1,500 Out-of-network: \$3,000</p>	<p>In-network: \$2,000 Out-of-network: \$3,500</p>
<p>Inpatient care Inpatient mental health care</p>	<p>In-network: \$100 copay each day, days 1-5</p> <p>Out-of-network: \$200 copay each day, days 1-5</p>	<p>In-network: \$125 copay each day, days 1-5</p> <p>Out-of-network: \$225 copay each day, days 1-5</p>
<p>Home Health Care</p>	<p>In-network: You pay 0% of the total cost</p> <p>Out-of-network: You pay 20% of the total cost</p>	<p>In-network: No change. You pay 0% of the total cost</p> <p>Out-of-network: You pay 10% of the total cost</p>
<p>Outpatient Surgery</p>	<p>In-network: \$0 copay</p> <p>Out-of-network: \$100 copay</p>	<p>In-network: \$100 copay</p> <p>Out-of-network: \$200 copay</p>

	2009 (this year)	2010 (next year)
Diagnostic Tests Radiology Radiation Therapy	In-network: You pay 0% of the total cost Out-of-network: You pay 0% of the total cost	In-network: No change. You pay 0% of the total cost Out-of-network: You pay 10% of the total cost
Routine Vision Hardware (every 24 months)	Regence pays up to \$100	Regence pays up to \$200

Section 4. What about changes to the plan's network of providers?

Will your doctors and other providers still be in the plan's network next year?

There are a few changes to the network of providers for 2010. In addition, it's possible for the network of plan providers to change at any time during the year.

- **Please check with your doctors and other providers you currently use** to make sure they will continue to be part of the provider network for Regence MedAdvantage in 2010.
- For the most up-to-date information on the network of providers, check our website (www.regence.com/WARBS/products/medicare) or call Customer Service (see phone numbers on the front cover).

Section 5. What if I don't have drug coverage that is at least as good as Medicare's standard prescription drug coverage?

How do I know if I have drug coverage that is at least as good as Medicare's standard coverage?

Our plan does not include Medicare prescription drug coverage. If you haven't had other creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. ("Creditable" coverage means the coverage is at least as good as Medicare's standard prescription drug coverage.) You will pay the penalty if you go without creditable coverage for a continuous period of 63 days or more. The longer you wait to enroll in a Medicare drug plan, the higher the penalty may be.

If you currently have other prescription drug coverage through your (or your spouse's) employer or retiree group, your employer or retiree group should send you a notice by November 15 that tells if your prescription drug coverage is "creditable." If you received a notice this year that you no longer have creditable coverage, consider adding Medicare prescription drug coverage.

What are my options for getting Medicare prescription drug coverage?

If you would like to get Medicare prescription drug coverage, you have many plan options. You can get Medicare prescription drug coverage by joining a Medicare Advantage plan that includes this coverage. Our organization offers the following plans that include Medicare drug coverage: Regence MedAdvantage + Rx Enhanced and Regence MedAdvantage + Rx Classic.

To find other plans available in your area, visit <http://www.medicare.gov> and under "Search Tools" select either "Compare Medicare Prescription Drug Plans" or "Compare Health Plans and Medigap Policies in Your Area." Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you join another Medicare Advantage plan or a Medicare drug plan, you will be disenrolled from our plan when your enrollment in the new plan begins.

Section 6. Do you want to stay in the plan or make a change?

Do you want to stay with Regence MedAdvantage?

If you want to keep your membership in Regence MedAdvantage for 2010, it's easy. You don't need to tell us or fill out any paperwork. **You will automatically remain enrolled as a member.**

Do you want to make a change?

If you decide to leave Regence MedAdvantage, you can switch to a different Medicare Advantage plan or to Original Medicare (either with or without a separate Medicare prescription drug plan).

If you want to change to a different plan, there are many choices. As a reminder, Regence BlueShield offers other Medicare Advantage plans and an affiliate offers Medicare prescription drug plans in addition to the plan you are now enrolled in. These other plans may differ in coverage, monthly premiums, and cost sharing amounts.

When can you change?

- During the **yearly enrollment period (called the "annual coordinated election period") from November 15 through December 31, 2009**, you can change to any other Medicare Advantage plan or to Original Medicare (either with or without a separate Medicare prescription drug plan). Your new coverage will begin on January 1, 2010.

- You also have **another, more limited enrollment period from January 1 through March 31, 2010**. During this period (called the “open enrollment period”), you could switch to a different Medicare Advantage Plan without Part D prescription drug coverage or switch to Original Medicare. (You cannot enroll in a separate prescription drug plan during the Medicare Advantage Open Enrollment Period.) For more information about your choices during the January 1 through March 31 open enrollment period, please see Chapter 8, Section 2.2 of the *Evidence of Coverage*.

Are these the only times of the year to choose a different plan?

For most people, yes. Certain individuals, such as those with Medicaid, or those who move out of the geographic service area, can make changes at other times. For more information, see Chapter 8, Section 2.3 of the *Evidence of Coverage*.

How do you make a change?

See Chapter 8 of the enclosed *Evidence of Coverage* document. It tells what you need to do to make a change from Regence MedAdvantage to another plan.

Things to check on before you make a change

- **Are you a member of an employer or retiree group?** If you are, please check with the benefits administrator of your employer or retiree group before you switch to another way of getting medical care.

Section 7. Do you need some help? Would you like more information?

We have information and answers for you

To learn more, read the information we sent in the same package with this *Annual Notice of Changes*. This includes a copy of the *Evidence of Coverage*.

If you have any questions, we are here to help. Please call us at Regence MedAdvantage Customer Service. We are available for phone calls 8:00 a.m. to 8:00 p.m., seven days a week from November 15 through March 1. After March 1 our telephone hours are 8:00 a.m. to 8:00 p.m., Monday through Friday, and you may leave a message on Saturdays, Sundays and holidays. We will return your call on the next business day. Calls to these numbers are free: 1 (800) 541-8981 (TTY only, call 711).

You can get help and information from your State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Washington, the State Health Insurance Assistance Program is called Statewide Health Insurance Benefits Advisors (SHIBA).

The SHIP is independent (not connected with any insurance company or health plan). SHIP counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call SHIBA at 1 (800) 562-6900.

In Washington: SHIBA HelpLine
Office of Insurance Commissioner
PO Box 40256
Olympia, WA 98504-0256

You can get help and information from Medicare

Here are three ways to get information directly from Medicare:

- **Call 1-800-MEDICARE (1-800-633-4227)** 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- **Visit the Medicare website** (<http://www.medicare.gov>).
- **Read *Medicare & You 2010***. Every year in October, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (<http://www.medicare.gov>) or by calling 1-800-MEDICARE (1-800-633-4227).