

Coverage you can depend on

For Medicare-eligible Michigan residents

Summary of most frequently used benefits. A complete description of benefits is available at www.bcbsm.com/mybluemedicare or by calling Customer Service at 1-800-488-8888.

Saving you money with generics

Generic drugs are FDA-approved and just as effective as brand-name drugs and they're often much cheaper. Talk to your doctor about switching your brand-name drugs to generic equivalents whenever possible. Also, by switching to generic drugs you can:

- Save money on copays each time you fill a prescription with a generic drug instead of its brand-name counterpart
- Make the most of your Medicare Part D benefits by reducing your prescription drug costs, which can help keep you from reaching the coverage gap.

Switch to generics and save. Prescription Blue can help.

Help when you're healthy

Prescription Blue plans give you more — with valuable extras to help you save money, stay healthy and get fit.

Savings: Use your Blues ID card to save money on services and items you use regularly. Our Blue365® program offers discounts from national companies. These special offers include savings on fitness gear, weight-loss programs, gym memberships, travel, sporting goods, magazine, vitamins, medicine, groceries and family care. You can also save on personal medical alarms, home medical equipment, yoga classes, ball room dance lessons, spa treatments and in-home support services.

The "savings" and "discounts" products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Prescription Blue PDP grievance process.

Prescription Blue Option A Monthly premium \$59.60

\$270 deductible

Initial coverage limit: \$2,930

You pay the following copays and coinsurances at network pharmacies until your total prescription drug costs (paid by both you and your Plan) equal \$4,700.

For up to a 31-day supply:

- Tier 1 Preferred generic drugs: \$4
 - Tier 2 Preferred brand drugs: \$45
 - Tier 3 Non-preferred drugs: \$85
 - Tier 4 Non self-administered injectables: 25%*
 - Tier 5 Specialty drugs: 25%*
- *of plan's approved amount

Coverage gap

After your total prescription drug costs reach \$2,930 until your total out-of-pocket costs reach \$4,700, you pay 86% of the plan's approved amount.

Catastrophic coverage

After your yearly total out-of-pocket prescription drug costs (including deductibles, copays, coinsurance and 100% drug payments) reach \$4,700 you pay the greater of:

- Tier 1: \$2.60 or 5% of the plan's approved amount
- Tiers 2, 3, 4 and 5: \$6.50 or 5% of the plan's approved amount

Prescription Blue Option B Monthly premium \$0

\$0 deductible

Initial coverage limit: \$2,930

You pay the following copays and coinsurances at network pharmacies until your total prescription drug costs (paid by both you and your Plan) equal \$4,700.

For up to a 31-day supply:

- Tier 1 Preferred generic drugs: \$4
 - Tier 2 Preferred brand drugs: \$45
 - Tier 3 Non-preferred drugs: \$85
 - Tier 4 Non self-administered injectables: 25%*
 - Tier 5 Specialty drugs: 25%*
- *of plan's approved amount

Coverage gap

After your total prescription drug costs reach \$2,930 until your total out-of-pocket costs reach \$4,700, you pay \$4 more than 86% for the plan's approved amount.

Catastrophic coverage

After your yearly total out-of-pocket prescription drug costs (including deductibles, copays, coinsurance and 100% drug payments) reach \$4,700 you pay the greater of:

- Tier 1: \$2.60 or 5% of the plan's approved amount
- Tiers 2, 3, 4 and 5: \$6.50 or 5% of the plan's approved amount

We're easy to reach

You don't need to be a member to get our help. If you have an agent or need assistance with enrolling, please call 1-800-488-8888, 8 a.m. to 8 p.m. seven days a week. TTY users call 1-800-488-8888.

Prescription Blue plans are among the many options available to Medicare beneficiaries from Blue Cross Blue Shield of Michigan and Blue Care Network. Since each individual's needs vary, we offer plans with different benefits, premiums, copayments and physician arrangements. For more information about our HMO-POS, PPO and Medigap plans, call **1-877-469-2583**, 8 a.m. to 8 p.m. seven days a week. TTY users should call **1-800-481-8704**. You should also call that number if you wish to be removed from the Prescription Blue mailing list.

Important information about these benefits

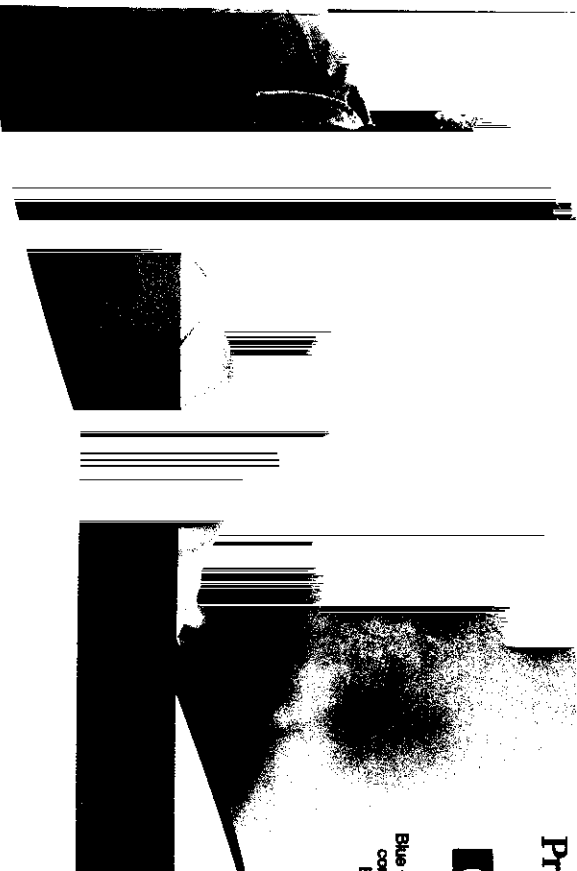
The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact the plan. Limitations, copayments and exceptions may apply. Benefits, formulary, pharmacy network, premiums and copayments/coinsurance may change on Jan. 1, 2013. This plan may not be available to you in 2013 because by law plan sponsors can choose not to renew their contracts with CMS or reduce their service areas; and CMS may also refuse to renew a contract, thus resulting in a termination or nonrenewal.

In general, beneficiaries must use network pharmacies to access their prescription drug benefit, except in nonroutine circumstances. Quantity limitations and restrictions may apply. You must have Part A and/or Part B to enroll. You must continue to pay your Medicare Part B premium. Members may enroll in the plan only during specific times of the year. Contact us for more information.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-8048, 24 hours a day/7 days a week.
- The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778; or
- Your State Medicaid Office

This document may be made available in other formats such as Braille, large print or other alternate formats. For more information, call **1-877-469-2583** from 8 a.m. to 8 p.m. seven days a week. TTY users should call **1-800-481-8704**.



What do you get when you enroll in Prescription Blue PDC simple prescription drug coverage that gives you more v With Prescription Blue you get the prescription drug cov the company you trust.

Prescription Blue:

- Features copayments as low as \$4
- Covers both brand-name and generic drugs
- Is available in every Michigan county
- Helps you save on 90-day supplies prescription dru
- Can make a difference in your out-of-pocket prescri
- Offers the convenience of mail order pharmacies

We offer a choice of two Prescription Blue plan options. costs for each are shown on the inside of this booklet. C works best for you.

If you need an application, would like help locating an ag questions, call **1-877-469-2583** from 8 a.m. to 8 p.m. sev TTY users should call **1-800-481-8704**.

You may call 1-800-MEDICARE (1-800-633-4227), or visi **www.medicare.gov** for more information about Medicare services, including general information about the health c benefits. TTY users should call 1-877-486-2048. Hours a seven days a week.