

AFFORDABILITY
CHOICE
RELIABILITY

The Advantage
is Yours

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SmartValueSM

FROM BLUE CROSS OF CALIFORNIA

What can SmartValue offer you?

Choice

Choose your own doctors

Affordability

Pricing that fits your budget

Reliability

Coverage from a health insurance carrier you can trust

Service

A Customer Service team that puts you first

SMARTVALUE IS AVAILABLE IN...

FRESNO COUNTY

SAN FRANCISCO COUNTY

SANTA BARBARA COUNTY

TULARE COUNTY

YOLO COUNTY

Benefits Beyond Medicare

There are four SmartValue Plans to choose from. Each one includes benefits for all Medicare covered services... and MORE!

SMARTVALUE CLASSIC

a SmartValue Plan with NO Monthly Plan Premiums

- Doctor Office Visits
- Inpatient Hospital Services
- Outpatient Hospital Services
- Emergency Care Services
- Ambulance Services
- 24-Hour Nurse Hotline
- Durable Medical Equipment
- Diagnostic tests including X-rays and Laboratory Services

You also get some additional benefits not covered by Medicare, including:

- Routine Physical Exams
- Vision Services
- Hearing Services
- Emergency Services while traveling outside the United States

SMARTVALUE PLUS PLAN

SmartValue Plus includes all the benefits of the Classic Plan along with Medicare Part D prescription drug coverage. The Plus Plan contains a large variety of formulary generic drugs.

With SmartValue Plus, you won't have to purchase a separate Part D Prescription Drug Plan. You'll get the convenience of having all your health care coverage under one plan.

SMARTVALUE ENHANCED

The SmartValue Enhanced Plan offers an alternative way for you to manage your health care costs. Your monthly premiums are higher, but you pay less for certain health care services during the year.

For example, if your cost for an inpatient hospital stay is \$150 a day for the first five days with a Classic Plan, you might pay only \$50 for the entire hospital stay under the Enhanced Plan. (This is an example only and may not represent actual plan benefits.)

The Enhanced Plan offers a fresh approach to managing your health care costs, and it's another health insurance option worth considering. Depending on your particular health coverage needs, it might be the plan that works best for you.

SMARTVALUE ENHANCED PLUS

This Plan has it all - enhanced medical benefits and Medicare Part D Prescription Drug coverage. The Enhanced Plus Plan contains a large variety of formulary brand drugs.

To see which plan works best for you, you can compare them side by side in the SmartValue Summary of Benefits booklet.

The Choice is Yours.

Choice of Providers

With SmartValue, you can receive care from any doctor* who treats Medicare patients and is willing to accept the terms and conditions of the SmartValue Plan.

WHEN YOU SEE YOUR DOCTOR

Whenever you need medical care, be sure to bring your SmartValue membership card. The information on your card identifies you as a plan member. It also explains how your doctor can obtain a copy of the SmartValue Provider Disclosure. This document details the terms and conditions of the plan, and tells your providers how to submit billings and receive reimbursements for the health care services you received.

DOCTORS NOT FAMILIAR WITH SMARTVALUE

Some doctors are not familiar with the SmartValue Plan and how it works. If your health care providers have questions about the plan, they can call us at the phone number listed on the back of your SmartValue membership card. We will be happy to answer any questions they might have.

As long as you advise your doctor that you belong to the Blue Cross SmartValue Plan before receiving health care services or supplies, your benefits are covered as outlined in this brochure, and as explained in detail in your Evidence of Coverage which you will receive upon your enrollment in the plan.

DOCTORS NOT WILLING TO ACCEPT THE PLAN

In the event that any of your physicians, hospitals or other medical professionals decide not to accept the terms and conditions of the SmartValue Plan as described in the Provider Disclosure, you should seek services from another provider who will.

If you tell your providers about your plan coverage and they choose to treat you for covered services, they cannot bill you. They must bill Blue Cross for your covered services. You are, however, responsible for your copays and coinsurance, and payment for any non-covered services you received.

PRE-NOTIFICATION

To get the highest value from SmartValue Plan benefits, you must notify Blue Cross by calling customer service before a planned hospital or skilled nursing facility admission, and before purchasing prosthetic devices or durable medical equipment over \$750. Most plans have additional costs you must pay for these services and equipment if you do not call and pre-notify us.

DOCTORS NOT WILLING TO ACCEPT MEDICARE'S PAYMENT SCHEDULE

If you use a provider who will not accept Medicare's payment as full payment for the health care services you received, you will be responsible for any excess charges. An excess charge is the difference between what your doctor charges and the amount Medicare approves.

Providers who do not accept Medicare assignment may collect more than what Medicare approves for their services, up to the amount allowable by law in the state where you received the medical care. Typically, this is an additional 15% of the Medicare approved amount.

**Doctors, specialists, hospitals and other providers and suppliers must agree to the terms and conditions of the SmartValue Plan.*

Enrolling in SmartValue

Anyone who meets the following criteria is eligible to apply:

- You maintain Medicare Part A (hospital)* and continue to pay your Medicare Part B (medical) premiums.
- You reside in a county where SmartValue is available:
 - Fresno
 - San Francisco
 - Santa Barbara
 - Tulare
 - Yolo
- You do not have kidney failure requiring dialysis or kidney transplantation (End-Stage Renal Disease [ESRD]).

Your agent can provide complete instructions and assistance with enrollment. Once you have completed your application, review it for accuracy, sign and date it; then mail it to Blue Cross.

**If you are not entitled to Medicare Part A benefits, you can purchase Part A through the Social Security Administration. (If you do purchase Part A, you must also continue to pay your Part A premiums to remain eligible for SmartValue.)*

SMARTVALUE MONTHLY PLAN PREMIUMS

If you have both Medicare Part A and Medicare Part B, here are your monthly plan premiums:

Classic	\$0
Plus*	\$11
Enhanced	\$25
Enhanced Plus*	\$56

**Plus Plans include Prescription Drug coverage.*

SMARTVALUE EVIDENCE OF COVERAGE

Once enrolled in SmartValue, you will receive an Evidence of Coverage booklet which explains in detail the full range of covered services of your plan, as well as the conditions, exclusions and limitations. The terms in the Evidence of Coverage will govern your coverage under your plan. If you want this information before enrollment, please contact Blue Cross at the number listed in the SmartValue Plan Summary of Benefits.

Disenrollment

VOLUNTARY DISENROLLMENT

If you decide that the SmartValue Classic, Plus, Enhanced, or Enhanced Plus Plan is not right for you, you can disenroll by writing to Blue Cross or your local Social Security Office.

In general, requests to disenroll will be effective the first day of the month after the month the disenrollment request is received. For example, if Blue Cross receives your disenrollment request on March 15th, your effective date of disenrollment will be April 1st.

There is an exception to this general rule. Disenrollment requests received during the month of November are usually effective December 1st; however, since the month of November is also the Annual Election Period, you may ask for a January 1st effective date.

INVOLUNTARY MEMBERSHIP TERMINATION

Membership in the Blue Cross SmartValue Plans is automatically renewed on a monthly basis as long as you continue to pay your Medicare and Blue Cross monthly premiums. Membership can only be terminated under the following conditions:

- You do not retain Medicare Part B (medical) coverage under the federal Medicare Program.
- You lose eligibility for Medicare Part A (hospital) coverage.

- You do not pay your plan premium for three consecutive months.
- You allow someone else to use your Blue Cross ID card to obtain services or commit fraud.
- You permanently move out of the Blue Cross SmartValue Plan service area. (A permanent move is defined as more than six consecutive months out of the service area.)
- You are abusive, disruptive or uncooperative to the point where the ability of Blue Cross to provide you with health care services is severely impaired. (Disenrollment for this reason is subject to approval from the Centers For Medicare & Medicaid Services [CMS].)
- The contract between CMS and Blue Cross is not renewed.

SMARTVALUE MEDICARE CONTRACTS

The Blue Cross SmartValue Plans are Medicare Advantage Fee For Service Plans with a Medicare contract. Blue Cross' contract with the Centers for Medicare and Medicaid Services (CMS) is renewed annually and availability of coverage beyond the end of the contract year is not guaranteed. The SmartValue plan's benefits, premiums, copays and service areas are all subject to change annually upon contract renewal with CMS.

Low Income Subsidies

LOW INCOME SUBSIDIES FOR PRESCRIPTION DRUG COSTS

Low-income subsidy is extra help with prescription drug costs for Medicare-eligible individuals whose income and resources are limited. If you qualify, the subsidy program will make payments to your Prescription Drug Plan on your behalf. People eligible for Medi-Cal, Supplemental Security Income (SSI), or a Medicare Saving Program qualify for the extra help automatically and do not need to apply. All others may apply with Social Security (SSA) by mail, by telephone, online at <http://www.socialsecurity.gov> or in person at a community event or an SSA office. Applications may also be filed at the local Medi-Cal office.

If you have qualified for additional assistance for your Medicare Prescription Drug Plan costs, the amount of your premium and cost at the pharmacy will be less. Once you have enrolled in SmartValue Plus or SmartValue Enhanced Plus, Medicare will tell us how much assistance you are receiving, and we will send you information on the amount you will pay. If you are not receiving this additional assistance, you should contact 1-800-MEDICARE (TTY/TDD users call 877-486-2048), the Medi-Cal Office, or your local Social Security Administration Office to see if you might qualify.

COMPLAINTS ABOUT SERVICES

Blue Cross is confident that you will be satisfied with your SmartValue Classic, Plus, Enhanced, or Enhanced Plus Plan; however, if you should ever have a complaint or problem, or you wish to dispute involuntary disenrollment, please follow the member grievance procedures summarized in your Evidence of Coverage booklet. Issues about whether or not a service is or should be covered, or the amount paid for any given service, must be addressed through the reconsideration and appeals process.

QUESTIONS?

Please call your Blue Cross agent, or you may call us directly at 1-888-211-9813 (TTY 1-800-297-1538) Monday through Friday, 8:00 a.m. to 6:00 p.m.

www.bluecrossca.com



Blue Cross of California is an Independent Licensee of the Blue Cross Association (BCA). Anthem Insurance Companies, Inc (AICI) is the legal entity under contract with the Centers for Medicare and Medicaid Services (CMS) and licensed under state law or under a federal waiver program to offer the applicable Medicare Prescription Drug (Part D) plans in this region. AICI has partnered with affiliated companies to provide services for these plans.

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