



### Proud to call Kansas City home!

The Blue Medicare Advantage award-winning Customer Service team is right here in Kansas City. Our members can trust they will receive local, friendly service from a member of the Kansas City community.

Pictured: Shelley D., Blue Medicare Advantage Customer Service Representative and Kansas City resident.

### Prescription Drug Copays— Predictable Pricing

Blue Medicare Advantage members can expect a specific dollar amount to pay as their share of the cost for medications. **This transparent and predictable pricing translates to peace-of-mind and more cost savings for Medicare Part D covered prescription drugs.**

It is important that clients understand the negative impact of a coinsurance scenario on a Tier 3 or Tier 4 prescription drug. **For example, let's look at a scenario with two common Tier 3 prescription medications – Jardiance and Eliquis.**

- A 30-day supply of Jardiance or Eliquis is typically ~\$560-\$600. The member will pay the Tier 3 \$47 copay until they reach the Coverage Gap Phase (\$5,030 in 2024 includes what the member pays and what the plan pays).
- If a member consistently fills Jardiance or Eliquis on a monthly basis, they will typically reach the Coverage Gap in August or September. At this time, they will pay 25% of the total cost of the medication which would be \$145 versus a \$47 copay.
- Breaking that down further, the member would be responsible for a Tier 3 copay of \$47 with Blue KC versus 15% Tier 3 coinsurance of \$90.
- If a member has more than one high-cost prescription medication, they'll hit the Coverage Gap even sooner.
- For additional information on the 2024 Part D Phases, please see the Part D Phases Explained section on the back of this sheet.

### NEW! Preferred Pharmacy Network for Essential (PPO)

The Essential (PPO) plan includes a preferred pharmacy structure. What the member will pay for a prescription drug depends on the medication and where the prescription is filled. Members can continue to receive cost savings on generic and preferred generic prescription drugs when filling at a Preferred Pharmacy. The Preferred Pharmacy network includes many local pharmacies like Hy-Vee, PriceChopper, Save-A-Lot, Walgreens, Walmart and many more!

What about Costco, CVS or Sam's Club? Costco, CVS and Sam's Club remain in-network, but members will not receive preferred cost-share pricing.

*The Preferred Pharmacy Network is only available within the Essential (PPO) plan.*

### Attractive In- and Out-of-Network MOOP

The Blue KC Simply Blue (PPO) plan offers an in and out of network Maximum-Out-of-Pocket (MOOP) of \$4,800. The Blue KC Essential (PPO) plan offers an even lower MOOP of \$3,425. This is important when financial protection is of high value to your client.

**FLIP FOR MORE FAST FACTS!**



## No Hassle Pre-Loaded Blue Benefits Bucks Pre-Paid Debit Card

The Blue Benefit Bucks (BBB) pre-paid debit card is not a reimbursement card. OTC benefit allowance dollars are loaded to the card and members can use this no-hassle card like a debit card. New for 2024—the BBB card can be used at Hy-Vee and Save-a-Lot for Medicare-approved non-prescription drugs and health items, in addition to CVS, Walgreens and Walmart. Members can also shop online at [BlueKC.NationsBenefits.com](https://www.BlueKCNationsBenefits.com) or contact Blue KC Customer Service at [866-508-7140](tel:866-508-7140) for assistance with online orders.

## Competitive Dental Perks

Did you know Blue Medicare Advantage plans that include a Flex Benefit allowance can be used for non-Medicare covered dental services such as implants and dentures? This is a great option for members because they are not restricted to the traditional benefits of a dental plan. If you have a client that is planning for non-Medicare covered dental services in 2024, this perk could be valuable for them.

## SilverSneakers® and Member Rewards—A Winning Combination!

Did you know that members earn \$10/month for every 10 in-person gym visits per calendar month, up to \$75 per year, toward their Member Rewards? All Blue Medicare Advantage plans include SilverSneakers®. Gym attendance is tracked each time a member checks in to their preferred gym and rewards are added to their Member Rewards wallet on their Blue Benefit Bucks card 8 to 10 weeks after.

## 2024 Part D Phases Explained

### INITIAL COVERAGE PHASE

Blue Medicare Advantage does not have a deductible which means members begin in this phase when they fill their first prescription. Members will pay their copay for their medications until they reach their total drug costs (what the member pays and what the plan pays) of \$5,030. After this amount is met the member moves into the Coverage Gap Phase.

### COVERAGE GAP PHASE

Once the member enters the Coverage Gap, they will receive a 75% discount on brand-name formulary prescription drugs and a 75% discount on all generic formulary prescription drugs. The member will pay 25% of the retail cost for brand name purchases and will receive a 95% credit toward meeting the Donut Hole exit point or TrOOP. The member pays 25% of the retail cost for generic prescription purchases and receives the same 25% credit toward TrOOP.

### CATASTROPHIC PHASE

Once the member's yearly out-of-pocket costs reach \$8,000 (this includes the manufacturer discount and everything the member pays out of pocket) – the member will not pay anything for their Part D prescription drugs for the remainder of the year.