

# Medicare Advantage

## Group Plan



**Your Medicare Advantage  
Enrollment Guide**

**Indiana State Teachers'  
Retirement Fund**

January 1, 2023 – December  
31, 2023

Look inside

Plan overview | Benefit highlights | Anthem perks | How to enroll





# Get to know the Indiana State Teachers' Retirement Fund Anthem Medicare Preferred (PPO) with Senior Rx Plus plan



Common health plan terms.....2

## Overview

Plan highlights.....3

Medical benefit highlights.....4

Prescription drug benefit highlights.....5

Access to care.....6

## Learn

What is Medicare?.....7

Medicare Advantage vs. Medicare.....8

Medicare Part D.....9

## Perks

Benefits and programs.....12

## Enroll

How to qualify and enroll.....20

Enrollment form

## Appendix

Star ratings

Summary of benefits

Required Information

---

# Common health plan terms

Here is a list with definitions of frequent terms found throughout this guide.

## Care

**Facility** - A location for receiving care.

Examples: hospital, skilled nursing facility (SNF), imaging center.

**Inpatient care** - Medical treatment for someone formally admitted to a facility with a doctor's order. Without a doctor's order, it may be considered outpatient care, even if you stay overnight.

**Outpatient care** - Medical treatment for someone not admitted to a facility. May take place in a doctor's office, clinic, or hospital outpatient department.

**Preventive care** - Services and treatment to prevent illness or injury. Examples: Annual Wellness Visit, screenings, diet or exercise counseling.

**Primary care provider (PCP)** - A general practice doctor, nurse practitioner, or physician assistant who treats basic medical conditions and is often the first person patients see for health concerns.

PCPs provide checkups, vaccinations, and screenings. They help diagnose conditions and refer to specialists when needed.

You are not required to select a PCP.

**Provider** - A medical professional who provides care. Examples: doctor, specialist, physician assistant, nurse practitioner, nurse.

\* Please see the Summary of Benefits Chart located in the appendix for more details or call our **First Impressions Welcome Team** if you have questions about Indiana State Teachers' Retirement Fund Anthem Medicare Preferred (PPO) with Senior Rx Plus plan benefits. **1-833-848-8730 (TTY: 711) Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays**

## Cost

**Allowed amount** - The maximum amount the plan pays for each covered service.

**Annual out-of-pocket maximum (or max OOP)** - Maximum amount you pay for medical costs each plan year. After paying the max OOP, you pay nothing for covered services until the next plan year. Copays, coinsurance, and deductibles count toward the max OOP, but not all costs do.

**Summary of benefits** - A summarized list of medical care and drugs the plan covers.

**Coinsurance\*** - A percentage you pay for covered services or drugs after paying your deductible. The plan pays the rest.

**Copay\*** - A fixed dollar amount you pay for covered services or drugs after paying your deductible. The plan pays the rest.

**Cost share\*** - Also called "cost-sharing amount" or "your share of the costs." Usually a copay or coinsurance, this is the amount you pay for covered services or drugs, while the plan pays the rest.

**Covered services and drugs** - Medical care and drugs your plan pays for under the plan terms.

**Deductible\*** - The fixed dollar amount you pay for medical care or drugs before the plan begins to pay.



---

# Medicare Advantage PPO Plan highlights

**\* PPO stands for preferred provider organization.**

PPOs use a network of hospitals and doctors. With our PPO, you have the choice to see any provider you wish.

Indiana State Teachers' Retirement Fund offers you this Anthem Medicare Preferred (PPO) with Senior Rx Plus plan. It is both a Medicare Advantage plan and a PPO\* plan from Anthem Blue Cross and Blue Shield. This plan includes:

- **Medical benefits**

- A \$0 copay for an Annual Wellness visit when you see a doctor in the plan
- Access to emergency care both inside and outside of the United States

- **Prescription drug benefits**

- Coverage on commonly prescribed drugs
- \$0 copays on Select Generics
- Plan pharmacies nationwide

- **Additional benefits**

- SilverSneakers®
- LiveHealth® Online
- Discounted rates on health products and services



**Enroll now**

If you're ready to enroll, please go to page 20 to get started.

## Questions?

Call our **First Impressions Welcome Team** for answers or plan details. **1-833-848-8730** (TTY: 711) **Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays**

---

# Medical benefit highlights



- **Health and wellness**

- Preventive care services
- Flu and pneumonia vaccines and most health screenings
- Inpatient hospital care and ambulance services
- Emergency and urgent care
- Skilled nursing facility benefits
- Complex radiology services and radiation therapy
- Diagnostic procedures and testing services received in a doctor's office
- Lab services and outpatient X-rays
- Home health agency care
- Tobacco-cessation counseling

- **Nutrition**

- Diabetes services and supplies
- Healthy Meals
- Healthy Pantry

- **Devices**

- Durable medical equipment and related supplies
- Prosthetic devices

- **Programs and services**

- 24/7 NurseLine
- Outpatient surgery and rehabilitation
- SilverSneakers® fitness program
- Medicare Community Resource Support
- Doctors available anytime, anywhere with LiveHealth® Online
- Foreign travel emergency and urgently needed services

---

**See your Summary of Benefits chart located in the appendix for more details.**



---

# Prescription drug benefit highlights



## You'll save money on prescription drugs with:

### Covered medications

We cover generic, brand name, and specialty drugs that Medicare Part D allows us to cover.

Choosing covered generic drugs may save you money without sacrificing effectiveness. Generics have the same active ingredients and effects as brand name drugs, generally without the higher cost share. Generic drugs on our Select Generics list have a \$0 copay.

### Plan pharmacies

Save by filling your prescriptions at any of our 65,000 plan pharmacies. Most national chains and many local pharmacies are in our National Discount Network.

Choose mail-order pharmacy for convenience and savings. You'll get up to 90 days of supplies — often at a lower cost than if you were to fill the same amount at a regular pharmacy. It saves time as well.

---

See the [Summary of Benefits Chart](#) located in the appendix for more details or call our [First Impressions Welcome Team](#) if you have questions about [Indiana State Teachers' Retirement Fund Anthem Medicare Preferred \(PPO\) with Senior Rx Plus plan benefits](#). 1-833-848-8730 (TTY: 711) Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays

---

# Access to care

## Nationwide access for peace of mind

### Choose the doctors you want

- “ Convenience — see any doctor, provider, or specialist who participates in Medicare and accepts your group PPO plan either as an in-network or out-of-network provider.
- “ Any copay or coinsurance remains the same as in-network prices.
- “ Your benefits and coverage stay the same, no matter where you travel in the country.

### What if a doctor or other provider says they don't accept this plan?

Have the doctor or provider call the provider phone number on the back of your membership card. We'll explain to them how they can submit a claim for your visit.



### Enroll now

If you're ready to enroll, please go to page 20 to get started.



# What is Medicare?

## Medicare is a federal government health insurance program for people:

- “ Over age 65.
- “ Under age 65 with certain disabilities.
- “ With end-stage renal disease (ESRD).
- “ With amyotrophic lateral sclerosis (ALS), also called Lou Gehrig’s disease.

More information is available at [www.medicare.gov](http://www.medicare.gov) or you can call **1-800-MEDICARE (1-800-633-4227)**, TTY: **1-877-486-2048**, day or night.

## Your group plan

is a PPO Medicare Advantage prescription drug plan.

## Medicare is available as follows:

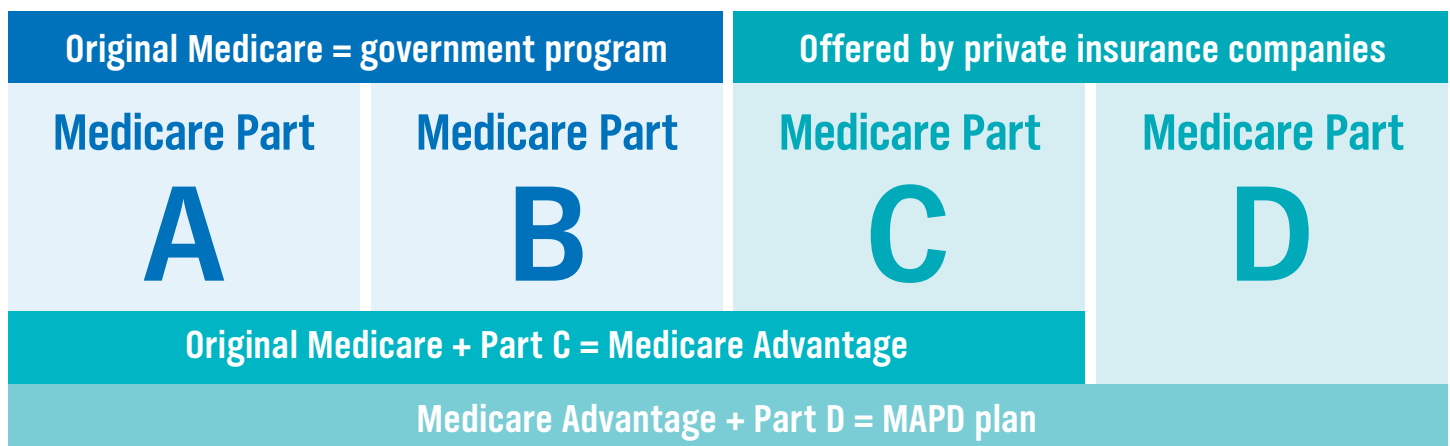
### Original Medicare

- “ **Part A** provides coverage for hospital benefits.
- “ **Part B** provides medical benefits.

### Medicare Advantage

- “ Also called **Part C**.
- “ Bundles Parts A and B.
- “ Offers supplemental benefits and a member-first service experience.
- “ Sometimes includes **Part D**, the prescription drug plan.

Medicare Advantage is a Medicare-approved plan available only through private insurance companies. The added benefits it offers are listed throughout this guide.



# Medicare Advantage vs Original Medicare



**Traveling outside of the US?**  
Medicare Advantage members have emergency care coverage.

## Compare coverage

The good thing about Medicare Advantage is that it limits how much you'll spend each year on treatment. **Plus, the prices are often fixed, so you'll have a better idea of how much something will cost beforehand.**

Medicare Advantage Part D also offers prescription drug coverage — something Original Medicare doesn't offer.

Medicare Advantage (Part D)	Original Medicare
Plan pays 100% of covered medical costs for rest of plan year after max out-of-pocket is met*	No limit to medical costs members pay annually — no annual out-of-pocket maximum
Members often pay copays (fixed dollar amounts) for more transparency	Members pay percentage of costs (20% of the cost for common services like outpatient surgery and doctor visits)
Emergency care is covered outside of U.S.	No emergency care coverage outside of U.S.
Many plans include drug coverage	No Part D prescription drug coverage



### Enroll now

If you're ready to enroll, please go to page 20 to get started.

\* Not all medical costs are included in or are subject to the annual out-of-pocket maximum. See the Summary of Benefits Chart located in the appendix for more details or call our **First Impressions Welcome Team** if you have questions about Indiana State Teachers' Retirement Fund Anthem Medicare Preferred (PPO) with Senior Rx Plus plan benefits. **1-833-848-8730 (TTY: 711) Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays**



# Prescription drug coverage with Part D

The plan in this guide is also known as a Medicare D plan. It includes prescription drug coverage. All of our covered drugs appear on a drug list, called the Part D Formulary.

**If you take a medicine that is not covered, you have three options. You can:**

1. Ask your doctor to switch you to a covered drug.
2. Request an exception.
3. Request a temporary supply while discussing other drug options with your doctor.

Drug type	Description	Possible tier coverage <sup>2</sup>	Cost
Generic <sup>1</sup>	Same active ingredients and effects as brand name drug without the brand name	Tier 1	\$
Preferred brand name	Safe and effective brand name drugs that may not have a generic alternative	Tier 2	\$\$
Nonpreferred brand name	Less commonly used brand name drugs that usually have a generic alternative	Tier 3	\$\$\$
Specialty	Cost over \$830 for 30 days. May require special handling.	Highest tier	\$\$\$\$

Covered drugs are divided into levels, or tiers. Drugs on the lowest-numbered tier generally cost less, while drugs on the highest-numbered tier generally cost the most. Each tier contains drugs that we cover based on their safety and effectiveness. This chart provides an overview of how the tiers and pricing generally work.

<sup>1</sup> High-cost generic medications may also appear on the same tiers as brand name medications. Please consult the formulary for specific tier details.

<sup>2</sup> Some drug lists divide generic drugs into two tiers. For those lists, the tier number increases by one for all tiers after the first. For example, Tier 1 becomes Tier 1 and Tier 2, and the numbering continues up the tiers.

# \$0 copay for Select Generics

These generic drugs have the same active ingredients and effects as brand name drugs for a \$0 copay. If you don't see one of your drugs here, you can call us to check the full drug list for you.<sup>1</sup>

Use	Name	
Cardiovascular	Amlodipine/benazepril capsule	Irbesartan tablet
	Atenolol tablet	Irbesartan/hydrochlorothiazide tablet
	Atenolol/chlorthalidone tablet	Lisinopril tablet
	Benazepril tablet	Lisinopril/hydrochlorothiazide tablet
	Benazepril/hydrochlorothiazide tablet	Losartan potassium tablet
	Bisoprolol fumarate tablet	Losartan potassium/hydrochlorothiazide tablet
	Bisoprolol/hydrochlorothiazide tablet	Metoprolol tartrate tablet
	Carvedilol tablet	Olmesartan tablet
	Chlorthalidone tablet	Quinapril tablet
	Enalapril maleate tablet	Ramipril tablet
	Enalapril/hydrochlorothiazide tablet	Trandolapril tablet
	Fosinopril tablet	Valsartan tablet
	Furosemide tablet	Valsartan/hydrochlorothiazide tablet
Hydrochlorothiazide capsule/tablet		
Cholesterol	Atorvastatin tablet	Rosuvastatin tablet
	Lovastatin tablet	Simvastatin tablet <sup>2</sup>
	Pravastatin sodium tablet	
Diabetes	Glimepiride tablet	Metformin ER tablet <sup>2</sup>
	Glipizide ER tablet	Metformin tablet
	Glipizide tablet	Pioglitazone tablet
	Glipizide/metformin hcl tablet	
Osteoporosis	Alendronate sodium tablet	

<sup>1</sup> This list is current as of May 2022. It is not a complete list of covered drugs.

<sup>2</sup> Not all dosages are covered at the Select Generics cost share.

---

# Top 50 most prescribed drugs we cover

If you don't see one of your drugs here, you can call us to check the full drug list for you.<sup>1</sup>

*amlodipine besylate*

*levothyroxine sodium*

*lisinopril*

*losartan potassium*

*metoprolol succinate*

*rosuvastatin calcium*

*omeprazole*

*hydrochlorothiazide*

*metformin hydrochloride*<sup>2</sup>

*tamsulosin hydrochloride*

*pantoprazole sodium*

*simvastatin*<sup>2</sup>

**ELIQUIS**<sup>2</sup>

*gabapentin*

*furosemide*

*metoprolol tartrate*

*carvedilol*<sup>2</sup>

*pravastatin sodium*

*clopidogrel*

*montelukast sodium*

*allopurinol*

*sertraline hydrochloride*

*escitalopram oxalate*

*famotidine*

*atenolol*

*ezetimibe*

*trazodone hydrochloride*

*metformin hydrochloride ER*

*duloxetine hydrochloride*

**SYNTHROID**

*finasteride*

*latanoprost*

*prednisone*

*fluticasone propionate*

*meloxicam*

*hydrocodone-*

*acetaminophen*

*potassium chloride*

*spironolactone*

*alendronate sodium*

**XARELTO**

*albuterol sulfate HFA*

*lisinopril-*  
*hydrochlorothiazide*

*donepezil hydrochloride*

*losartan-hydrochlorothiazide*

*tramadol hydrochloride*

*alprazolam*

*glimepiride*

*citalopram*

*valsartan*

*bupropion XL*

Generic drugs appear in lowercase italics (lisinopril, for example), while brand name drugs are in uppercase (ELIQUIS, for example).

<sup>1</sup> This list is current as of May 2022. It is not a complete list of covered drugs.

<sup>2</sup> Not all dosages are covered at the generic cost share.

---

# Perks

Your group plan includes useful and valuable programs to help you stay healthy and support your well-being. As a member, you'll have access to the following services at no extra cost:

## Annual health exams and preventive care

- “ Annual wellness visit
- “ Preventive care services
- “ Flu and pneumonia shots
- “ Tobacco-cessation counseling

## House Call program<sup>1</sup>

A personalized visit to your home that can lead to a care plan tailored just for you.

## 24/7 NurseLine<sup>2</sup>

24/7 NurseLine puts you in touch with a registered nurse anytime of the day or night. Just call **1-800-700-9184 (TTY: 711)** to have your questions answered.

## Healthy Pantry

Monthly nutritional counseling sessions via phone and a monthly delivery of pantry items to promote healthy eating. Available to qualifying members.



## Questions?

Call our **First Impressions Welcome Team** for answers or plan details. **1-833-848-8730 (TTY: 711) Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays**

<sup>1</sup> House Call program is administered by an independent contracted vendor.

<sup>2</sup> The information contained in this program is for general guidance only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.



---

# More benefits

## MyHealth Advantage

Get regular reminders about preventive care, medical tests, and how to stay healthy. It also offers access to health specialists who can answer your questions.



## LiveHealth® Online<sup>1</sup>

Using LiveHealth Online, you can visit with a doctor, therapist, or psychiatrist through live video on your smartphone, tablet, or computer with a camera. It's a great way to:

- Access a board-certified doctor in the comfort of your home, 24/7.
- Find help with common conditions like the flu, colds, sinus infections, pink eye, and skin rashes – this even includes having prescriptions sent to the pharmacy,<sup>2</sup> if needed.
- Set up a 45-minute counseling session with a licensed therapist to find help when you feel depressed, anxious, or stressed.<sup>3</sup> You can also meet with a board-certified psychiatrist to get medication management support if talk therapy alone isn't enough.

With the Anthem plan, video visits using LiveHealth Online are \$0.

<sup>1</sup> LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of this plan.

<sup>2</sup> Prescription availability is defined by physician judgment.

<sup>3</sup> Appointments subject to availability of a therapist. Therapists using LiveHealth Online cannot prescribe medications. The information contained in this program is for general guidelines only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.

---

# More benefits

## Care and support with Aspire Health<sup>1</sup>

Aspire Health is a community-based program that specializes in providing an extra layer of support to patients facing serious illness and their families. This support is provided by a team of doctors, nurse practitioners, nurses, and social workers who work closely with a patient's primary care provider and other providers to coordinate care and improve communication. Aspire's clinical team is available 24/7 to provide extra care and attention, as well as education about illness, the plan of care, and medications. Aspire's services are provided through a combination of home-based visits and telehealth support.

## Healthy Meals

Qualified members may receive healthy and balanced meals delivered to their home at no extra cost.



<sup>1</sup> Aspire Health is a separate company providing coordination of care through home-based visits and telehealth services on behalf of this plan.

---

# More benefits



SilverSneakers is a fitness and lifestyle benefit that gives you the opportunity to connect with your community, make friends, and stay active. Your membership gives you:<sup>1</sup>

- Memberships to thousands of participating locations with use of basic amenities,<sup>2</sup> plus group exercise classes<sup>3</sup> for all levels at select locations.
- The SilverSneakers GO™ app with adjustable workout programs tailored to individual fitness levels, schedule reminders for favorite activities, the option to find convenient locations, and more.
- Access to SilverSneakers LIVE virtual classes and hundreds of On-Demand online videos for at-home workouts.

To find a location near you or join virtual classes, visit [www.silversneakers.com](http://www.silversneakers.com) or call **1-855-741-4985**, TTY: 711, Monday to Friday, 8 a.m. to 8 p.m. ET.



<sup>1</sup> Always talk with your doctor before starting an exercise program. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved. Tivity Health, Inc. is a separate company providing a fitness program on behalf of this plan.

<sup>2</sup> Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

<sup>3</sup> Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.



---

# Health and savings with SpecialOffers

Our members receive discounts on these products and services:

## Fitness and healthy living

### The ChooseHealthy® program\*

- “ Discounts on services such as acupuncture, chiropractic care, therapeutic massage, and more from a nationwide network of healthcare providers.
- “ Discounts on fitness and wellness products such as activity trackers, equipment, and more. Obtain access to online health and wellness classes at no additional cost.

### Fitbit

- “ Save up to 22% on select Fitbit trackers and smartwatches.

### Garmin

- “ 20% off select Garmin wellness devices

### GlobalFit™

- “ Discounts on gym memberships, fitness equipment, coaching, and more

### Jenny Craig®

- “ Free three-month program (food not included), plus \$120 in food savings (purchase required) or save 50% off our premium programs (food costs separate)

### Puritan's Pride

- “ 10% off vitamins, supplements, and minerals

### SelfHelpWorks

- “ Choose one of the online Living programs and save 15% on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or face an alcohol problem.



\* The ChooseHealthy program is provided by ChooseHealthy, Inc. ChooseHealthy, Inc. is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a trademark of ASH and used with permission herein. The ChooseHealthy program is a discount program; it is not insurance. You can access services from any ChooseHealthy participating provider; referral from a primary care physician is not required. You are responsible for paying the discounted fee directly to the contacted provider.



---

## Dental

### ProClear™ Aligners

- “ Improving your smile shouldn’t cost a fortune. You can save on a beautiful, professional smile in the comfort of your own home. There are no metal braces, no time-consuming dentist visits, and no hidden fees. When you order, you can receive a free whitening kit, along with a great-looking smile.

## Family and home offerings

### Allergy Control and National Allergy

- “ Save up to 25% on select products. Free shipping on all orders over \$59 when shipping ground within the contiguous United States.

### 23andMe

- “ \$40 off each Health + Ancestry Service kit
- “ 20% off one 23andMe kit — learn about your wellness, ancestry, and more

## Vision

### 1-800 CONTACTS® or Glasses.com™

- “ \$20 off orders of \$100 or more for the latest contact lenses or brand name frames
- “ Free shipping

### Premier LASIK

- “ Save \$800 on LASIK when you choose any featured Premier LASIK Network provider.
- “ Save 15% with all other in-network providers.

### TruVision

- “ Save up to 40% on LASIK eye surgery at over 1,000+ locations
- “ Over 6.5 million procedures performed in the network



SpecialOffers is a discount program that is not part of your health plan coverage. It is a value-added online service we provide to give our Medicare Advantage members access to discounts offered by different vendors. Vendors and offers are subject to change without prior notice. Anthem does not endorse and is not responsible for the products, services, or information provided by SpecialOffers vendors. Arrangements and discounts were negotiated between vendors and Anthem for the benefit of our members. The products and services described are not part of our contract with Medicare. They are not subject to the Medicare appeals process. Any disputes about these products or services may be subject to the Anthem grievance process.

**IMPORTANT:** SpecialOffers vendors and discounts are subject to change without notice.



---

# Sydney Health app



Download the  
Sydney Health app  
at [www.anthem.com](http://www.anthem.com).

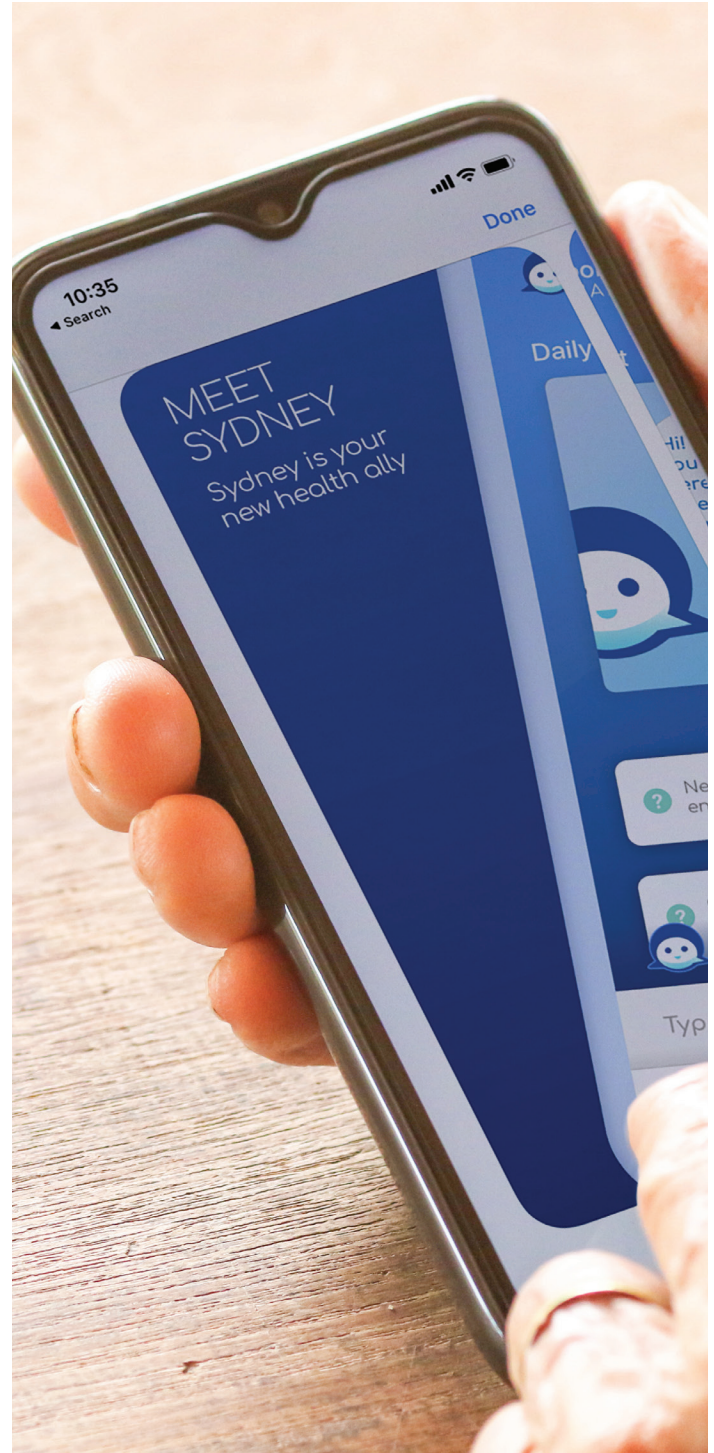
**The Sydney Health app offers online tools\* to help you stay healthy and manage your health plan.**

After we send you your plan membership card, use the information on the card to set up your account. It only takes a few minutes to register. When you're done, you can use the app to:

- “ See a live doctor with virtual visits.
- “ Access plan and health resources.
- “ Check the status of claims.
- “ Request a replacement membership card or print a temporary one.
- “ Use mail order for prescription drugs.

## You can also:

- “ Use your device's GPS to find nearby doctors, hospitals, and urgent care centers.
- “ Use the chat feature to quickly find answers to your health questions.
- “ Set health reminders and wellness goals.
- “ Store and share health records with My Family Health Record (myFHR), which gives you the ability to share your health information with doctors, family members, and caregivers.



\* Online tools are offered to Anthem plan members as extra services. They are not part of the contract and can change or stop.

---

# How to qualify and enroll

## Qualifications for enrolling in Anthem Medicare Preferred (PPO) with Senior Rx Plus:

- You are a United States (U.S.) citizen or are lawfully present in the U.S.
- You live in the plan's service area.
- You are now entitled to Medicare Part A and enrolled in Part B.
- You keep paying your Medicare Part B premiums, unless they are paid by Medicaid or through another third party.
- You qualify for coverage under your or your spouse's group-sponsored health plan.



## Enroll now

How to complete the enrollment election form

### You'll need:

- **Your Medicare number** (the number on your red, white, and blue Medicare card). Fill out the requested information as it appears on your Medicare card. If required, also attach a copy of your Medicare card or your letter from the Social Security Administration or the Railroad Retirement Board and send it along with your completed enrollment election form.
- **Your permanent address and phone number.**
- You must **complete all items on the enrollment election form**. Complete and sign the enrollment election form that starts on the next page and mail it to the address listed on it.



You'll need: Your Medicare number on your red, white, and blue Medicare card. Fill out the requested information as it appears on the Medicare card. If required, also attach a copy of your Medicare card or your letter from the Social Security Administration or Railroad Retirement. You must complete all items on the enrollment election form, sign, and mail to the address listed.



## Anthem Blue Cross and Blue Shield Group-Sponsored Health Plan Enrollment Election Form

All fields on this form are required		
Group sponsor name: <b>Indiana State Teachers' Retirement Fund</b>	Group #: <b>IN000GRS</b>	
Anthem Medicare Preferred (PPO) with Senior Rx Plus plan you will join ( <b>check ONE box only</b> ): <input type="checkbox"/> <b>Plan 5P - \$192.36/per month</b> <input type="checkbox"/> <b>Plan 10P - \$65.21/per month</b> <input type="checkbox"/> <b>Plan 0P - \$131.13/per month</b>	Requested effective date of coverage: (__ __ / __ __ / __ __ __ __) (M M / D D / Y Y Y Y) Generally the effective date of enrollment will be the first of the month following the enrollment receipt date, unless a future date is requested and is allowed.	
FIRST name:	LAST name:	MIDDLE initial:
Birthdate: (MM/DD/YYYY) (__ / __ / __ __ __ __)	Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Phone number: (    ) <input type="checkbox"/> Cell <input type="checkbox"/> Other
<b>Permanent residence street address (Do not enter a P.O. Box):</b>		
City:	State:	ZIP code:
<b>Mailing address, if different from your permanent address (P.O. Box allowed):</b>		
Street address:	City:	State:    ZIP code:
<b>Email address:</b> _____		
Your email address will be used for communications only from Anthem Blue Cross and Blue Shield. We will not share your email address. Thank you for providing your email address and phone number. We will only use this information to occasionally contact you by email, phone call or text with Important Plan Information.		
In addition, may we also contact you about additional products and services that might interest you by <input type="checkbox"/> email and/or <input type="checkbox"/> text? Messaging and data rates may apply.		
Please know you can change your preference at any time by visiting <a href="http://www.anthem.com">www.anthem.com</a> or contacting customer service.		
Your Medicare information:		
<b>Medicare Number:</b> _____		
<i>Note: The Medicare Number is required to complete your enrollment. If you do not provide your Medicare Beneficiary ID from your plan membership card, your enrollment into the plan may be delayed.</i>		
Please read and answer these important questions		
1. Are you the retiree? <input type="checkbox"/> Yes <input type="checkbox"/> No If "yes," retirement date (month/date/year): _____ If "no," name of retiree: _____ Retiree Medicare ID #: _____		
2. Do you have other medical insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No If "yes," what is the name of the health plan (e.g., Aetna, Humana, Cigna)? _____ What are the effective dates of coverage? _____		



3. Are you a resident in a long-term care facility, such as a nursing home?  Yes  No  
 If "yes," please provide the following information:  
 Name of institution: \_\_\_\_\_  
 Address (number and street) and phone number of institution: \_\_\_\_\_  
 \_\_\_\_\_

4. Will you have other prescription drug coverage (like VA or TRICARE) in addition to this plan?  Yes  No  
 Name of other coverage: \_\_\_\_\_ Member number for this coverage: \_\_\_\_\_ Group number for this coverage: \_\_\_\_\_

This document may be available in an alternate format, such as large print. Please call the First Impressions Welcome Team at **1-833-848-8730**, TTY: **711**, Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays, for additional information or questions you may have.

**IMPORTANT: Read and sign below:**

- I must keep Medicare Part A and Part B to stay in the plan I have selected.
- **Release of information:** By joining this Medicare Advantage Plan, I acknowledge that the plan will release my information to Medicare and other plans as is necessary for treatment, payment and healthcare operations. I also acknowledge that Anthem Blue Cross and Blue Shield will release my information, including my prescription drug event data, to Medicare, who may release it for research and other purposes which follow all applicable federal statutes and regulations.
- The information on this enrollment election form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that people with Medicare are generally not covered under Medicare while out of the country, except for limited coverage near the U.S. border.
- I understand that when my Anthem Medicare Preferred (PPO) with Senior Rx Plus coverage begins, I must get all of my medical and prescription drug benefits from Anthem Blue Cross and Blue Shield. Benefits and services authorized by Anthem Blue Cross and Blue Shield and contained in my Anthem Medicare Preferred (PPO) with Senior Rx Plus Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. **Without authorization, neither Medicare nor Anthem Blue Cross and Blue Shield will pay for benefits or services.**
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this enrollment election form means that I have read and understand the contents of this enrollment election form. If signed by an authorized representative (as described above), this signature certifies that:
  - 1) This person is authorized under state law to complete this enrollment election form, and
  - 2) Documentation of this authority is available upon request by Medicare.

<b>Signature:</b>	<b>Today's date:</b>
-------------------	----------------------

If you are the authorized representative, sign above and fill out these fields:

Name:	Address:
Phone number:	Relationship to enrollee:

**Please check one of the boxes below to indicate premium payment method for your Anthem Medicare Preferred (PPO) with Senior Rx Plus plan:**

<input type="checkbox"/> Deduct premium from pension fund <input type="checkbox"/> Bill me directly (This is the default if no selection is made)	<b>If you are the spouse and would like to select the pension deduction as your payment method, please have retiree sign below to authorize.</b>
--	--

**REQUIRED INFORMATION IF PENSION DEDUCTION IS SELECTED ABOVE:**  
 TRF/Pension Identification Number (PID)\* \_\_\_\_\_  
 Retiree signature \_\_\_\_\_ Today's date \_\_\_\_\_  
 \* If you are unable to locate your PID, or your PID was not provided, please contact Indiana Public Retirement System (INPRS) at **1-844-464-6777**.

**Note: If Pension deduction is selected and not available, Direct Billing will apply and an invoice including any retroactive premiums due will be sent to the address on file.**

**INTERNAL ANTHEM USE ONLY:  
 PID must be entered to EEID with enrollment processing for billing processes.**

**HIPAA authorization**

If you would like to authorize an individual to have the ability to speak with us and/or obtain protected health information (PHI) on your account, please complete the HIPAA (Health Insurance Portability and Accountability Act) Member Authorization Form on the next page, and **sign and return it with this enrollment election form**. This form is valid for one year from the signature date.

- If you don't complete the HIPAA form at this time, a future request for this form can be made by contacting Member Services at the telephone number on the back of your membership card.
- If you wish to continue having the authorized representative on your account, a new form is required annually.
- If you have a durable health care power of attorney document, it can also be returned with the HIPAA form.

**Please return this enrollment election form to:**  
 Anthem Blue Cross and Blue Shield  
 P.O. Box 173605  
 Denver, CO 80217-3065

Please refer to the Anthem Blue Cross and Blue Shield *Evidence of Coverage* for a complete listing of all plan benefits, conditions, limitations and exclusions of coverage.

Our plan has free language interpreter services available to answer questions from non-English-speaking members. Please call the First Impressions Welcome Team number listed in this document to request interpreter services.

Anthem Blue Cross and Blue Shield is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

# Instructions for completing the Member Authorization Form



If you have any questions, please feel free to call us at the customer service number on your member identification card.

Please read the following for help completing page one of the form.

## Part A: Member information

This section applies to the member who is asking for the release of his or her information to another person or company.

- 1 Print your last name, first name, and middle initial.
- 2 Write your date of birth in this format: mm/dd/yyyy. (If you were born on October 5, 1960, you would write 10/05/1960.)
- 3 Write your full street address, city, state, and ZIP code.
- 4 Write your daytime phone number (including area code.)
- 5 Write your cell/mobile number (including area code).
- 6 **Identification number**  
You will find this number on your member identification card.
- 7 **Group number**  
You will find this number on your member identification card. If your identification card does not have a group number leave this blank.

## Part B: Person or company who will receive this information

- 8 Write the full name of the person or company that you want us to give your information to. Please don't use a general term like "my daughter" or "my son" as it will not be accepted. You need to be specific.
- 9 If you check "Other," give the first and last name (if available), the name of the company (if applicable), and how they relate to you.

## Part C: Information that can be released

This section tells us what information you would like us to release: all or just some.

- 10 For "all of your information," check the first box.
- 11 For "limited information," check the second box and the boxes that apply to you.
- 12 Some topics may be very personal or sensitive to you. If you wish to approve the release of this type of information, check the box(es) that apply to you.

**Member Authorization Form**

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción. This form is to be filled out by a member if there is a request to release the member's health information to another person or company. Please include as much information as you can.

**Part A: Member information**

Member last name	Member first name	Middle initial	Member date of birth (MM/DD/YYYY)
Member street address	City	State	ZIP code
Daytime telephone number (with area code)	Cell/mobile telephone number (with area code)	Identification number (see identification card)	Group number (see identification card)

**Part B: Person or company who will receive this information**

The following people or companies have the right to receive my information. (They must be 18 years of age or older). Please enter first and last name. By entering first/last name below that person may receive my information.

My spouse (enter first and last name)	My parents (if you are over 18 – enter first and last name(s))
My domestic partner (enter first and last name)	My insurance broker or agent (enter the name of the company and first and last name, if you have it)
My adult children (enter first and last name(s))	Other (enter first and last name (if you have it), name of company, and how it's related to you)

**Part C: Information that can be released**

I allow the following information to be used or released by Anthem Blue Cross and Blue Shield (Anthem) on my behalf:  
Check only one box.

10  All my information. This can include health, a diagnosis (name of illness or condition), claims, doctors and other health care providers and financial information (like billing and banking). This doesn't include sensitive information (see below) unless it is approved below.  
OR  
 Only limited information may be released (check all boxes below that apply to you).

<input type="checkbox"/> Appeal	<input type="checkbox"/> Doctor and hospital	<input type="checkbox"/> Referral
<input type="checkbox"/> Benefits and coverage	<input type="checkbox"/> Eligibility and enrollment	<input type="checkbox"/> Treatment
<input type="checkbox"/> Billing	<input type="checkbox"/> Financial	<input type="checkbox"/> Dental
<input type="checkbox"/> Claims and payment	<input type="checkbox"/> Medical records	<input type="checkbox"/> Vision
<input type="checkbox"/> Diagnosis (name of illness or condition) and procedure (treatment)	<input type="checkbox"/> Pre-certification and pre-authorization (for treatment approvals)	<input type="checkbox"/> Pharmacy
		<input type="checkbox"/> Other: _____

I also approve the release of the following types of sensitive information by Anthem (check all boxes that apply to you):  
 All sensitive information?  
 OR  
 12  Just information about topics checked below

<input type="checkbox"/> Abortion	<input type="checkbox"/> Genetic testing	<input type="checkbox"/> Mental health
<input type="checkbox"/> Abuse (sexual/physical/mental)	<input type="checkbox"/> HIV or AIDS	<input type="checkbox"/> Sexually transmitted illness
<input type="checkbox"/> Substance use disorder <sup>1,2</sup>	<input type="checkbox"/> Maternity	<input type="checkbox"/> Other: _____

1 Specify time period of records to be disclosed: \_\_\_\_\_  
Description of records that may be disclosed: \_\_\_\_\_

2 Unless I specify otherwise on this form, I intend this disclosure to include all substance use disorder records maintained by Anthem about me. I understand that my substance use disorder records are protected under Federal and State confidentiality laws and regulations and cannot be disclosed without my written consent unless otherwise provided for in the laws and regulations. I also understand that I may revoke (or cancel) this approval at any time, or as described in Part E. I understand that I cannot cancel this approval when this form has already been used to disclose information.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Services, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield HealthCare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Kansas: Anthem Health Plans of Kansas, Inc. In Missouri (including St. Louis): Anthem Health Plans of Missouri, Inc. In Nevada: Blue Cross Blue Shield of Nevada. In New York: Anthem Health Plans of New York, Inc. In North Carolina: Anthem Health Plans of North Carolina, Inc. In North Dakota: Anthem Health Plans of North Dakota, Inc. In Ohio: Anthem Health Plans of Ohio, Inc. In Oklahoma: Anthem Health Plans of Oklahoma, Inc. In Oregon: Anthem Health Plans of Oregon, Inc. In Pennsylvania: Anthem Health Plans of Pennsylvania, Inc. In Rhode Island: Anthem Health Plans of Rhode Island, Inc. In Tennessee: Anthem Health Plans of Tennessee, Inc. In Texas: Anthem Health Plans of Texas, Inc. In Utah: Anthem Health Plans of Utah, Inc. In Virginia: Anthem Health Plans of Virginia, Inc. In Washington: Anthem Health Plans of Washington, Inc. In Wisconsin: Anthem Health Plans of Wisconsin, Inc. In Wyoming: Anthem Health Plans of Wyoming, Inc. Anthem Blue Cross and Blue Shield of Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 224. In Missouri: Blue Cross Blue Shield of Missouri (BCBSMO), underwrites or administers PPO and indemnity policies and underwrites the out-of-network benefits in PPO policies offered by Anthem Insurance Companies (Anthem Insurance Companies) in Missouri. Anthem Insurance Companies (Anthem Insurance Companies) underwrites or administers HMO or PPO policies. WCC underwrites or administers Well-Being HMO or PPO policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. 109931MUMENABS 9/18 1 of 2



Please read the following for help completing page two of the form.

### Part D: Purpose of this approval

This section tells us the reason you've asked for the release of your information.

- 1 Check the first box to let us know to give out this information as shown on this form.
- 2 Check the second box for a specific reason. An example might be to settle a life insurance claim.

### Part E: Date your approval expires

You have two choices of when you would like this approval to end.

- 3 Check the first box for the standard one year that it will end.
- 4 Check the second box for an earlier date (other than one year), and give the date you wish this approval to end.

Your authorization/approval can't be granted for more than one year.

### Part F: Review and approval

- 5 Sign your name and put the date on the form. Your name and signature **must** match the information in Part A.
- 6 If you are signing this form on behalf of another person, or if you have Power of Attorney for health care, or are a legal guardian/conservator you must do the following:

“You must complete the Designated Legal Representative/Guardian section.

“You must also provide us with a copy of the legal document showing that you are approved and include it with this form.

Examples of legal documents:

“**Health Care, General or Durable Power of Attorney.** This document gives someone you trust the legal power to act on your behalf and make health care decisions for you.

“**Legal Guardianship.** This is when the court appoints someone to care for another person.

“**Conservatorship.** This happens when a judge appoints a responsible person to make decisions for someone who can't make responsible decisions for him/herself.

“**Executor of estate.** This type of document would be used when the person who is being represented has died.

**Part D: Purpose of this approval – Check only one box.**

1  To give out the information as shown on this form.  
OR

2  For this reason(s): \_\_\_\_\_

**Part E: Date your approval expires – Check only one box.**

If this document was not already withdrawn, this approval will end on the earliest of the following dates:

3  One year from the signature date in Part F.  
OR

4  Earlier than one year and upon the date, event or condition described below: \_\_\_\_\_

**Part F: Review and approval**

I have read the contents of this form. I understand, agree, and allow Anthem to the use and release of my information as I have stated above or as required by applicable law. I also understand that signing this form is of my own free will. I understand that Anthem does not require that I sign this form in order for me to receive treatment or payment, or for enrollment or being eligible for benefits.

I have the right to withdraw this approval at any time by giving written notice of my withdrawal to Anthem. I understand that my withdrawing this approval will not affect any action taken before I do so. I also understand that information that's released may be given out by the person or group who receives it. If this happens, it may no longer be protected under the HIPAA Privacy Rule. I am entitled to a copy of this form.

Member signature or Designated Legal Representative/Guardian signature	Date (MM/DD/YYYY)
X _____	5 _____

6 **Designated Legal Representative/Guardian – Complete this section only if you have documentation supporting Legal Representation.**

If this form is signed by someone other than the member or parent, such as a personal representative, legal representative or guardian on behalf of the member, please submit the following:  
 -- A copy of a health care, general or Durable Power of Attorney.  
 OR  
 -- A court order or other documentation that shows custody or other legal documentation showing the authority of the legal representative to act on the member's behalf.

Please complete the following:

Legal representative (print full name)		Legal relationship to member	
Legal representative street address	City	State	ZIP code
Signature		Date (MM/DD/YYYY)	
X _____		_____	

**Please return the completed form to:**  
 Anthem Blue Cross and Blue Shield  
 P.O. Box 173605  
 Denver, CO 80217-3605

**Be sure to keep a copy of this form for your records.**

**For recipient of substance use disorder information**

This information has been disclosed to you from records protected by Federal Confidentiality of Alcohol or Drug Abuse Patient Records rules (42 CFR Part 2). The Federal rules prohibit you from making any further disclosure of this information unless further disclosure is expressly permitted by the written consent of the person to whom it pertains or as otherwise permitted by 42 CFR Part 2. A general authorization for the release of medical or other information is NOT sufficient for this purpose. The Federal rules restrict any use of the information to criminally investigate or prosecute any patient with a diagnosis of substance use disorder.

For internal use only:	Inquiry tracking number

# Member Authorization Form



Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción.  
 This form is to be filled out by a member if there is a request to release the member's health information to another person or company. Please include as much information as you can.

## Part A: Member information

Member last name		Member first name		Middle initial	Member date of birth (MM/DD/YYYY)
Member street address		City		State	ZIP code
Daytime telephone number (with area code)	Cell/mobile telephone number (with area code)	Identification number (see identification card)		Group number (see identification card)	

## Part B: Person or company who will receive this information

The following people or companies have the right to receive my information. (They must be 18 years of age or older). Please enter first and last name. By entering first/last name below that person may receive my information.

My spouse (enter first and last name)	My parents (if you are over 18 —enter first and last name[s])
My domestic partner (enter first and last name)	My insurance broker or agent (enter the name of the company and first and last name, if you have it)
My adult children (enter first and last name[s])	Other (enter first and last name [if you have it], name of company, and how it's related to you)

## Part C: Information that can be released

I allow the following information to be used or released by Anthem Blue Cross and Blue Shield (Anthem) on my behalf:

**Check only one box.**

**All my information.** This can include health, a diagnosis (name of illness or condition), claims, doctors and other health care providers and financial information (like billing and banking). This doesn't include sensitive information (see below) unless it is approved below.

**OR**

**Only limited information may be released** (check all boxes below that apply to you).

<input type="checkbox"/> Appeal	<input type="checkbox"/> Doctor and hospital	<input type="checkbox"/> Referral
<input type="checkbox"/> Benefits and coverage	<input type="checkbox"/> Eligibility and enrollment	<input type="checkbox"/> Treatment
<input type="checkbox"/> Billing	<input type="checkbox"/> Financial	<input type="checkbox"/> Dental
<input type="checkbox"/> Claims and payment	<input type="checkbox"/> Medical records	<input type="checkbox"/> Vision
<input type="checkbox"/> Diagnosis (name of illness or condition) and procedure (treatment)	<input type="checkbox"/> Pre-certification and pre-authorization (for treatment approvals)	<input type="checkbox"/> Pharmacy
		<input type="checkbox"/> Other: _____

I also approve the release of the following types of sensitive information (check all boxes that apply to you):

**All sensitive information**<sup>2</sup>

**OR**

**Just information about topics checked below**

<input type="checkbox"/> Abortion	<input type="checkbox"/> Genetic testing	<input type="checkbox"/> Mental health
<input type="checkbox"/> Abuse (sexual/physical/mental)	<input type="checkbox"/> HIV or AIDS	<input type="checkbox"/> Sexually transmitted illness
<input type="checkbox"/> Substance use disorder <sup>1,2</sup>	<input type="checkbox"/> Maternity	<input type="checkbox"/> Other: _____

1 Specify time period of records to be disclosed: \_\_\_\_\_  
 Description of records that may be disclosed: \_\_\_\_\_

2 Unless I specify otherwise on this form, I intend this disclosure to include all substance use disorder records maintained by Anthem about me. I understand that my substance use disorder records are protected under Federal and State confidentiality laws and regulations and cannot be disclosed without my written consent unless otherwise provided for in the laws and regulations. I also understand that I may revoke (or cancel) this approval at any time, or as described in Part E. I understand that I cannot cancel this approval when this form has already been used to disclose information.

**Part D: Purpose of this approval – Check only one box.**

To give out the information as shown on this form.

**OR**

For this reason(s): \_\_\_\_\_

**Part E: Date your approval expires – Check only one box.**

If this document was not already withdrawn, this approval will end on the earliest of the following dates:

One year from the signature date in Part F.

**OR**

Earlier than one year and upon the date, event or condition described below:  
\_\_\_\_\_

**Part F: Review and approval**

I have read the contents of this form. I understand, agree, and allow Anthem to the use and release of my information as I have stated above or as required by applicable law. I also understand that signing this form is of my own free will. I understand that Anthem does not require that I sign this form in order for me to receive treatment or payment, or for enrollment or being eligible for benefits.

I have the right to withdraw this approval at any time by giving written notice of my withdrawal to Anthem. I understand that my withdrawing this approval will not affect any action taken before I do so. I also understand that information that's released may be given out by the person or group who receives it. If this happens, it may no longer be protected under the HIPAA Privacy Rule. I am entitled to a copy of this form.

Member signature or Designated Legal Representative/Guardian signature <b>X</b>	Date (MM/DD/YYYY)
--	-------------------

**Designated Legal Representative/Guardian – Complete this section only if you have documentation supporting Legal Representation.**

If this form is signed by someone other than the member or parent, such as a personal representative, legal representative or guardian on behalf of the member, please submit the following:

“ “ A copy of a health care, general or Durable Power of Attorney.

**OR**

“ “ A court order or other documentation that shows custody or other legal documentation showing the authority of the legal representative to act on the member's behalf.

Please complete the following:

Legal representative (print full name)		Legal relationship to member	
Legal representative street address	City	State	ZIP code
Signature <b>X</b>			Date (MM/DD/YYYY)

**Please return with enrollment election form.**

**Be sure to keep a copy of this form for your records.**

**For recipient of substance use disorder information**

This information has been disclosed to you from records protected by Federal Confidentiality of Alcohol or Drug Abuse Patient Records rules (42 CFR Part 2). The Federal rules prohibit you from making any further disclosure of this information unless further disclosure is expressly permitted by the written consent of the person to whom it pertains or as otherwise permitted by 42 CFR Part 2. A general authorization for the release of medical or other information is NOT sufficient for this purpose. The Federal rules restrict any use of the information to criminally investigate or prosecute any patient with a diagnosis of substance use disorder.

For internal use only:	Inquiry tracking number
------------------------	-------------------------

---

# What to expect after you enroll

## After your enrollment is processed, you will receive:

- “ A plan membership card. Begin using this card on your membership start date.
- “ Proof of your enrollment request with your membership start date listed.
- “ A health survey to help us understand and address your needs. We'll call you within 90 days to talk about your experience to understand how we can better take care of you.

## We will also send you a plan welcome guide with ways to:

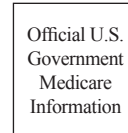
- “ Make the most of your benefits.
- “ Find plan doctors and facilities.
- “ Access information online.





## IMPORTANT INFORMATION:

### 2022 Medicare Star Ratings



### Anthem Blue Cross and Blue Shield - H4036

For 2022, Anthem Blue Cross and Blue Shield - H4036 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★★  
Health Services Rating: ★★★★★  
Drug Services Rating: ★★★★★

Every year, Medicare evaluates plans based on a 5-star rating system.

### Why Star Ratings are important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care.
- The number of members who left or stayed with the plan.
- The number of complaints Medicare got about the plan.
- Data from doctors and hospitals that work with the plan.

More stars mean a better plan – for example, members may get better care and better, faster customer service.

The number of stars show how well a plan performs.

- ★★★★★ EXCELLENT
- ★★★★☆ ABOVE AVERAGE
- ★★★☆☆ AVERAGE
- ★★☆☆☆ BELOW AVERAGE
- ★☆☆☆☆ POOR

### Get more information on Star Ratings online

Compare Star Ratings for this and other plans online at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

### Questions about this plan?

Contact Anthem Blue Cross and Blue Shield seven days a week from Monday to Friday from 8 a.m. to 9 p.m. ET at **1-833-848-8729** (toll free) or **711**. Current members please call **1-833-848-8730** or **711**.

Anthem Blue Cross and Blue Shield is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal.

---

# Summary of benefits

We've provided a summary of benefits so you can have a better understanding of what's covered and what's not, including:

- “ Costs you are responsible for
- “ What we cover under the plan
- “ Any copays or percentage of the cost
- “ Any out-of-pocket costs



Questions?

Call our **First Impressions Welcome Team** for answers or plan details. **1-833-848-8730 (TTY: 711) Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays**

# OP Plan Benefits Charts

**The following pages show the medical and prescription drug benefits charts for the OP plan. There is a monthly premium of \$131.13 for the OP plan.**

# Indiana State Teachers' Retirement Fund

## 2023 Summary of Benefits

### PPO Plan 0P

[Anthem.com](https://www.anthem.com)

Anthem Blue Cross and Blue Shield gives you the tools and resources you need to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. For more details about your benefits and services, please review your Evidence of Coverage (EOC).

The benefits and description of covered services within this summary are pending CMS approval and may change. Any changes will be shared with you.

**Medicare & You 2023 resource:** For more information, we encourage you to read Medicare & You 2023. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at [www.medicare.gov](http://www.medicare.gov) or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

**How much is the monthly premium?** Contact your group plan benefit administrator to determine your actual premium amount, if applicable.

	In-network:	Out-of-network:
<b>Annual medical deductible:</b>	\$200	
<b>Maximum out-of-pocket responsibility: (Does not include prescription drugs)</b>	\$500	
<b>Covered medical benefits</b>	<b>In-network, members pay:</b>	<b>Out-of-network, members pay:</b>
<b>Inpatient hospital care*</b>	\$0 copay Per Admission	\$0 copay Per Admission



Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
<b>Outpatient Hospital Care</b> Facility or ambulatory surgical center visit for surgery*	\$0 copay Per Visit	\$0 copay Per Visit
<b>Observation Room*</b>	\$0 copay Per Visit	\$0 copay Per Visit
<b>Primary care office visit*</b>	\$0 copay Per Visit	\$0 copay Per Visit
<b>Specialty care office visit*</b>	\$0 copay Per Visit	\$0 copay Per Visit
<b>Video doctor visits</b> LiveHealth Online	\$0 copay Per Visit	
<b>Preventive care</b>	\$0 copay Per Visit	\$0 copay Per Visit
<b>Emergency room visit</b>	\$0 copay Per Visit, 72 hours cost share waived if admitted for the same condition	
<b>Urgently needed services</b>	\$0 copay Per Visit, 72 hours cost share waived if admitted for the same condition	
<b>Diagnostic services, labs, and imaging</b> Diagnostic lab services*	\$0 copay Per Visit	\$0 copay Per Visit
Diagnostic radiology services, such as MRIs and CT scans*	\$0 copay Per Visit	\$0 copay Per Visit
Outpatient X-rays*	\$0 copay Per Visit	\$0 copay Per Visit
<b>Hearing services</b> Medicare-covered diagnostic hearing and balance evaluations*	\$0 copay Per Visit	\$0 copay Per Visit
Routine hearing exams	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, including hearing aid fitting evaluations, every calendar year	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, including hearing aid fitting evaluations, every calendar year
Hearing aids	\$0 copay for hearing aids, supplied by Hearing Care Solutions, \$500 every calendar year	\$0 copay for hearing aids, supplied by Hearing Care Solutions, \$500 every calendar year
Hearing aid fitting evaluations	\$0 copay Per Visit, 1 Visit Per Hearing Aid, \$70 maximum, including routine hearing exams, every calendar year	\$0 copay Per Visit, 1 Visit Per Hearing Aid, \$70 maximum, including routine hearing exams, every calendar year
<b>Medicare Covered Dental</b> Non-routine care covered by Medicare*	\$0 copay Per Visit	\$0 copay Per Visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
<b>Vision services</b> Medicare-covered exams given by a specialist to diagnose and treat eye diseases and conditions	\$0 copay Per Visit	\$0 copay Per Visit
Medicare-covered eyewear following cataract surgery	\$0 copay Per Surgery	\$0 copay Per Surgery
Routine vision eye exam	<p><b>Exams</b> \$0 copay for routine vision exams, 1 visit every calendar year</p> <p><b>Frames</b> \$130 for frames, 1 pair every two calendar years</p> <p><b>Eyeglass lenses</b> \$0 copay for covered eyeglass lenses, 1 pair every calendar year</p> <p><b>Elective contact lenses</b> \$130 allowance, 1 for purchase of contact lenses every calendar year</p> <p><b>Non-elective contact lenses</b> \$0 copay Per Purchase, 1 non-elective contact lenses every calendar year</p>	<p><b>Exams</b> \$70 reimbursement, 1 exam every calendar year</p> <p><b>Frames</b> \$130 reimbursement, 1 pair every two calendar years</p> <p><b>Single/Bifocal/Trifocal vision lenses</b> \$32 reimbursement on Single vision lenses, \$48 reimbursement on Bifocal lenses, \$85 reimbursement on Trifocal lenses</p> <p><b>Elective contact lenses</b> \$130 reimbursement, 1 for purchase of contact lenses every calendar year</p> <p><b>Non-elective contact lenses</b> \$210 reimbursement</p>
<b>Mental Health Services</b> Inpatient visit*	\$0 copay Per Admission	\$0 copay Per Admission
Outpatient group therapy professional visit*	\$40 copay Per Visit	\$40 copay Per Visit
Outpatient individual therapy professional visit*	\$40 copay Per Visit	\$40 copay Per Visit
Professional partial hospitalization*	\$55 copay Per Visit	\$55 copay Per Visit
<b>Skilled nursing facility (SNF)*</b>	\$0 copay Per Day, 1-100 Days Per Benefit Period	\$0 copay Per Day, 1-100 Days Per Benefit Period

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
<b>Outpatient rehabilitation services</b> Physical, occupational, and speech therapy visits*	\$0 copay Per Visit	\$0 copay Per Visit
<b>Ambulance services</b>	\$0 copay Per One Way Trip	
<b>Routine Transportation</b> Non-Emergency	Not Covered	
<b>Part B Drugs</b> Medicare-covered*	\$0 copay Per Visit	\$0 copay Per Visit
<b>Chiropractic services*</b>	\$0 copay Per Visit	\$0 copay Per Visit
<b>Acupuncture</b> for chronic low back pain*	\$0 copay Per Visit	\$0 copay Per Visit
<b>Diabetes management</b> Supplies, including blood glucose test strips, lancet devices, lancets, and glucose control solutions	\$0 copay Per Purchase, 30 Days Per Supply	\$0 copay Per Purchase, 30 Days Per Supply
Blood glucose monitor	\$0 copay Per Purchase	\$0 copay Per Purchase
Therapeutic shoes	\$0 copay Per Purchase	\$0 copay Per Purchase
Self-management training	\$0 copay Per Visit	\$0 copay Per Visit
Continuous glucose monitor*	\$0 copay Per Purchase	\$0 copay Per Purchase
<b>Durable medical equipment (DME)*</b>	\$0 copay Per Purchase	\$0 copay Per Purchase
<b>Podiatry services*</b>	\$0 copay Per Visit	\$0 copay Per Visit
Routine foot care	\$0 copay Per Visit, 12 visits per year	\$0 copay Per Visit, 12 visits per year
<b>Home health care*</b>	\$0 copay Per Visit	\$0 copay Per Visit

## Additional supplemental benefits, services, and discounts

Additional covered benefits and services	Members pay:
<b>Foreign travel emergency (outside U.S. territories)</b> Emergency care	\$0 copay Per Visit, 72 hours cost share waived if admitted for the same condition
Urgently needed services	\$0 copay Per Visit, 72 hours cost share waived if admitted for the same condition
Inpatient emergency care	\$0 copay Per Admission, 60 Days Per Lifetime
<b>Health and wellness programs</b> <b>SilverSneakers®</b> Take virtual fitness classes at home or visit us at a participating gym.	\$0 copay Per Visit
<b>Healthy Meals</b> Meals delivered after being discharged from inpatient hospital visit or for members living with a chronic condition*	\$0 copay Per Qualifying Event, 14 Meals Per Qualifying Event, four (4) Events Per Year, 56 Meals In Total
<b>Healthy Pantry</b> Monthly nutritional counseling and delivery of pantry items*	\$0 copay Per Year
<b>Private duty nursing</b>	20% coinsurance, \$5,000 Per Lifetime
<b>Medicare Community Resource Support</b>	\$0 copay Per Visit

\*Benefit requires physician referral or prior authorization.

### This document reflects cost shares only.

Some of the benefits listed above are combined in-network and out-of-network.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, coinsurance, and restrictions may apply. If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

Benefits, premiums and/or copayments/coinsurance may change upon renewal or on January 1 of each year.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.



Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

# Indiana State Teachers' Retirement Fund 2023 Summary of Benefits

## Basic 5/10/45/40%/250 (Generic Gap) (with Senior Rx Plus) Prescription Drug Plan

[Anthem.com](https://www.anthem.com)

Anthem Blue Cross and Blue Shield gives you the tools and resources you need to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. For more details about your benefits and services, please review your Evidence of Coverage (EOC).

The benefits and description of covered services within this summary are pending CMS approval and may change. Any changes will be shared with you.

**Medicare & You 2023 resource:** For more information, we encourage you to read Medicare & You 2023. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at [www.medicare.gov](https://www.medicare.gov) or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

<b>How much is the monthly premium?</b>	Contact your group plan benefit administrator to determine your actual premium amount, if applicable.
<b>Formulary:</b>	Basic
<b>Supplemental gap coverage:</b>	Tier 1 and Tier 2 Generics
<b>Stage 1 Annual Deductible Stage</b>	In this stage, you pay a set amount. Once you reach this amount, your plan begins to pay its share of the cost.
<b>Deductible</b>	\$150

## Stage 2: Initial Coverage Stage

Below is your payment responsibility until the amount paid by you and your retiree drug plan for covered Part D prescriptions reaches your Initial Coverage Limit of \$4,660.

Tier	Standard retail cost sharing		Mail order cost sharing
	One-month supply	Three-month supply	Three-month supply
Tier 1 Select Generics	\$0 copay Per Prescription Deductible waived on Select Generics	\$0 copay Per Prescription Deductible waived on Select Generics	\$0 copay Per Prescription Deductible waived on Select Generics
Tier 1 Preferred Generics	\$5 copay Per Prescription	\$15 copay Per Prescription	\$5 copay Per Prescription
Tier 1 Generics	\$10 copay Per Prescription	\$30 copay Per Prescription	\$10 copay Per Prescription
Tier 2 Preferred Brands	\$45 copay Per Prescription	\$135 copay Per Prescription	\$90 copay Per Prescription
Tier 3 Non-Preferred Drugs	40% coinsurance, 250% coinsurance maximum	40% coinsurance, 750% coinsurance maximum	40% coinsurance, 500% coinsurance maximum
Tier 4 Specialty Drugs	\$250 copay per prescription limited to 30-day supply	\$250 copay per prescription limited to 30-day supply	\$250 copay per prescription limited to 30-day supply

Many of our retail pharmacies can dispense more than a 30-day supply of medication. If you purchase more than a 30-day supply at these retail pharmacies, you will need to pay one copay for each full or partial 30-day supply filled. For example, if you order a 90-day supply, you will need to pay three 30-day supply copays. If you get a 45-day or 50-day supply, you will need to pay two 30-day copays.

### Stage 3: Coverage Gap Stage

Your payment responsibility changes once you reach your Initial Coverage Limit of \$4,660. Below is your payment responsibility during the period after you meet your Initial Coverage Limit and until you meet your True Out of Pocket limit.

Tier	Standard retail cost sharing		Mail order cost sharing
	One-month supply	Three-month supply	Three-month supply
Tier 1 Select Generics	\$0 copay Per Prescription	\$0 copay Per Prescription	\$0 copay Per Prescription
Tier 1 Preferred Generics	\$5 copay Per Prescription	\$15 copay Per Prescription	\$5 copay Per Prescription
Tier 1 Generics	\$10 copay Per Prescription	\$30 copay Per Prescription	\$10 copay Per Prescription
Tier 2 Preferred Brands	25% coinsurance	25% coinsurance	25% coinsurance
Tier 3 Non-Preferred Drugs	25% coinsurance	25% coinsurance	25% coinsurance
Tier 4 Specialty Drugs	25% coinsurance limited to 30-day supply		25% coinsurance limited to 30-day supply



## Stage 4: Catastrophic Coverage Stage

Your payment responsibility changes after the cost you and the Coverage Gap Discount Program have paid for covered drugs reaches your True Out of Pocket limit of \$7,400.

	Retail and Mail-Order Cost Sharing
Tier	
Tier 1 Select Generics	\$0 copay Per Prescription
Tier 1 Generics	\$4.15 copay or 5% coinsurance whichever is greater
Tier 2 Brand-Name Drugs	\$10.35 copay or 5% coinsurance whichever is greater

### This document reflects cost shares only.

Some of the benefits listed above are combined in-network and out-of-network.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, coinsurance, and restrictions may apply. If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

Benefits, premiums and/or copayments/coinsurance may change upon renewal or on January 1 of each year.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

# 5PL Plan Benefits Charts

**The following pages show the medical and prescription drug benefits charts for the 5PL plan. There is a monthly premium of \$192.36 for the 5PL plan.**

# Indiana State Teachers' Retirement Fund

## 2023 Summary of Benefits

### PPO Plan 5PL

[Anthem.com](https://www.anthem.com)

Anthem Blue Cross and Blue Shield gives you the tools and resources you need to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. For more details about your benefits and services, please review your Evidence of Coverage (EOC).

The benefits and description of covered services within this summary are pending CMS approval and may change. Any changes will be shared with you.

**Medicare & You 2023 resource:** For more information, we encourage you to read Medicare & You 2023. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at [www.medicare.gov](http://www.medicare.gov) or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

**How much is the monthly premium?** Contact your group plan benefit administrator to determine your actual premium amount, if applicable.

	In-network:	Out-of-network:
<b>Annual medical deductible:</b>	\$0	
<b>Maximum out-of-pocket responsibility: (Does not include prescription drugs)</b>	\$3,400	
<b>Covered medical benefits</b>	<b>In-network, members pay:</b>	<b>Out-of-network, members pay:</b>
<b>Inpatient hospital care*</b>	\$100 copay Per Admission, \$300 Per Year	\$100 copay Per Admission, \$300 Per Year

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
<b>Outpatient Hospital Care</b> Facility or ambulatory surgical center visit for surgery*	\$50 copay Per Visit	\$50 copay Per Visit
<b>Observation Room*</b>	\$50 copay Per Visit	\$50 copay Per Visit
<b>Primary care office visit*</b>	\$5 copay Per Visit	\$5 copay Per Visit
<b>Specialty care office visit*</b>	\$20 copay Per Visit	\$20 copay Per Visit
<b>Video doctor visits</b> LiveHealth Online	\$0 copay Per Visit	
<b>Preventive care</b>	\$0 copay Per Visit	\$0 copay Per Visit
<b>Emergency room visit</b>	\$50 copay Per Visit, 72 hours cost share waived if admitted for the same condition	
<b>Urgently needed services</b>	\$20 copay Per Visit, 72 hours cost share waived if admitted for the same condition	
<b>Diagnostic services, labs, and imaging</b> Diagnostic lab services*	\$0 copay Per Visit	\$0 copay Per Visit
Diagnostic radiology services, such as MRIs and CT scans*	\$50 copay Per Visit	\$50 copay Per Visit
Outpatient X-rays*	\$20 copay Per Visit	\$20 copay Per Visit
<b>Hearing services</b> Medicare-covered diagnostic hearing and balance evaluations*	\$20 copay Per Visit	\$20 copay Per Visit
Routine hearing exams	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, including hearing aid fitting evaluations, every calendar year	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, including hearing aid fitting evaluations, every calendar year
Hearing aids	\$0 copay for hearing aids, supplied by Hearing Care Solutions, \$500 Per Ear, \$1,000 every three calendar years	\$0 copay for hearing aids, supplied by Hearing Care Solutions, \$500 Per Ear, \$1,000 every three calendar years
Hearing aid fitting evaluations	\$0 copay Per Visit, 1 Visit Per Hearing Aid, \$70 maximum, including routine hearing exams, every calendar year	\$0 copay Per Visit, 1 Visit Per Hearing Aid, \$70 maximum, including routine hearing exams, every calendar year



Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
<b>Medicare Covered Dental</b> Non-routine care covered by Medicare*	\$20 copay Per Visit	\$20 copay Per Visit
<b>Vision services</b> Medicare-covered exams given by a specialist to diagnose and treat eye diseases and conditions	\$20 copay Per Visit	\$20 copay Per Visit
Medicare-covered eyewear following cataract surgery	\$5 copay Per Surgery	\$5 copay Per Surgery
Routine vision eye exam	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, every calendar year	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, every calendar year
<b>Mental Health Services</b> Inpatient visit*	\$100 copay Per Admission, \$300 Per Year	\$100 copay Per Admission, \$300 Per Year
Outpatient group therapy professional visit*	\$20 copay Per Visit	\$20 copay Per Visit
Outpatient individual therapy professional visit*	\$20 copay Per Visit	\$20 copay Per Visit
Professional partial hospitalization*	\$20 copay Per Visit	\$20 copay Per Visit
<b>Skilled nursing facility (SNF)*</b>	\$10 copay Per Day, 1-100 Days Per Benefit Period	\$10 copay Per Day, 1-100 Days Per Benefit Period
<b>Outpatient rehabilitation services</b> Physical, occupational, and speech therapy visits*	\$20 copay Per Visit	\$20 copay Per Visit
<b>Ambulance services</b>	\$50 copay Per One Way Trip	
<b>Routine Transportation</b> Non-Emergency	Not Covered	
<b>Part B Drugs</b> Medicare-covered*	20% coinsurance	20% coinsurance
<b>Chiropractic services*</b>	\$20 copay Per Visit	\$20 copay Per Visit
<b>Acupuncture</b> for chronic low back pain*	\$5 copay Per Visit	\$5 copay Per Visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
<b>Diabetes management</b> Supplies, including blood glucose test strips, lancet devices, lancets, and glucose control solutions	<b>Through the Pharmacy: Medicare-Covered Purchase Of OneTouch®</b> \$0 copay Per Purchase, 30 Days Per Supply  <b>Through the Pharmacy: Medicare-Covered Purchase Of ACCU-CHECK®</b> \$0 copay Per Purchase, 30 Days Per Supply  <b>Through the Pharmacy: Medicare-Covered Purchase Of All Other Brands</b> \$10 copay Per Purchase, 30 Days Per Supply	<b>Through the Pharmacy: Medicare-Covered Purchase Of OneTouch®</b> \$0 copay Per Purchase, 30 Days Per Supply  <b>Through the Pharmacy: Medicare-Covered Purchase Of ACCU-CHECK®</b> \$0 copay Per Purchase, 30 Days Per Supply  <b>Through the Pharmacy: Medicare-Covered Purchase Of All Other Brands</b> \$10 copay Per Purchase, 30 Days Per Supply
Blood glucose monitor	<b>Through the Pharmacy: Medicare-Covered Purchase Of OneTouch®</b> \$0 copay Per Purchase  <b>Through the Pharmacy: Medicare-Covered Purchase Of ACCU-CHECK®</b> \$0 copay Per Purchase  <b>Through the Pharmacy: Medicare-Covered Purchase Of All Other Brands</b> \$10 copay Per Purchase	<b>Through the Pharmacy: Medicare-Covered Purchase Of OneTouch®</b> \$0 copay Per Purchase  <b>Through the Pharmacy: Medicare-Covered Purchase Of ACCU-CHECK®</b> \$0 copay Per Purchase  <b>Through the Pharmacy: Medicare-Covered Purchase Of All Other Brands</b> \$10 copay Per Purchase
Therapeutic shoes	\$0 copay Per Purchase	\$0 copay Per Purchase
Self-management training	\$0 copay Per Visit	\$0 copay Per Visit
Continuous glucose monitor*	\$0 copay Per Purchase	\$0 copay Per Purchase
<b>Durable medical equipment (DME)*</b>	10% coinsurance	10% coinsurance
<b>Podiatry services*</b>	\$5 copay Per Visit	\$5 copay Per Visit
Routine foot care	\$5 copay Per Visit, 12 Visits Per Year	\$5 copay Per Visit, 12 Visits Per Year
<b>Home health care*</b>	\$0 copay Per Visit	\$0 copay Per Visit

## Additional supplemental benefits, services, and discounts

Additional covered benefits and services	Members pay:
<b>Foreign travel emergency (outside U.S. territories)</b> Emergency care	\$50 copay Per Visit, 72 hours cost share waived if admitted for the same condition
Urgently needed services	\$20 copay Per Visit, 72 hours cost share waived if admitted for the same condition
Inpatient emergency care	\$100 copay Per Visit, 60 Days Per Lifetime
<b>Health and wellness programs</b> <b>SilverSneakers®</b> Take virtual fitness classes at home or visit us at a participating gym.	\$0 copay Per Visit
<b>Healthy Meals</b> Meals delivered after being discharged from inpatient hospital visit or for members living with a chronic condition*	\$0 copay Per Qualifying Event, 14 Meals Per Qualifying Event, four (4) Events Per Year, 56 Meals In Total
<b>Healthy Pantry</b> Monthly nutritional counseling and delivery of pantry items*	\$0 copay Per Year
<b>Medicare Community Resource Support</b>	\$0 copay Per Visit

\*Benefit requires physician referral or prior authorization.

### This document reflects cost shares only.

Some of the benefits listed above are combined in-network and out-of-network.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, coinsurance, and restrictions may apply. If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

Benefits, premiums and/or copayments/coinsurance may change upon renewal or on January 1 of each year.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive

the service. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

# Indiana State Teachers' Retirement Fund 2023 Summary of Benefits

## Formulary B4, 10/30/60/200 (Generic Gap) (with Senior Rx Plus) Prescription Drug Plan

[Anthem.com](https://www.anthem.com)

Anthem Blue Cross and Blue Shield gives you the tools and resources you need to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. For more details about your benefits and services, please review your Evidence of Coverage (EOC).

The benefits and description of covered services within this summary are pending CMS approval and may change. Any changes will be shared with you.

**Medicare & You 2023 resource:** For more information, we encourage you to read Medicare & You 2023. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at [www.medicare.gov](https://www.medicare.gov) or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

<b>How much is the monthly premium?</b>	Contact your group plan benefit administrator to determine your actual premium amount, if applicable.
<b>Formulary:</b>	B4
<b>Supplemental gap coverage:</b>	Select Generics and Tier 1 Generics
<b>Stage 1 Annual Deductible Stage</b>	In this stage, you pay a set amount. Once you reach this amount, your plan begins to pay its share of the cost.
<b>Deductible</b>	\$250



## Stage 2: Initial Coverage Stage

Below is your payment responsibility from the time you meet your deductible, until the amount paid by you and your retiree drug plan for covered Part D prescriptions reaches your Initial Coverage Limit of \$4,660.

Tier	Standard retail cost sharing		Mail order cost sharing
	One-month supply	Three-month supply	Three-month supply
Tier 1 Select Generics	\$0 copay Per Prescription Deductible waived on Select Generics	\$0 copay Per Prescription Deductible waived on Select Generics	\$0 copay Per Prescription Deductible waived on Select Generics
Tier 1 Generics	\$10 copay Per Prescription	\$30 copay Per Prescription	\$20 copay Per Prescription
Tier 2 Preferred Brands	\$30 copay Per Prescription	\$90 copay Per Prescription	\$60 copay Per Prescription
Tier 3 Non-Preferred Drugs	\$60 copay Per Prescription	\$180 copay Per Prescription	\$120 copay Per Prescription
Tier 4 Specialty Drugs	\$200 copay per prescription limited to 30-day supply	\$200 copay per prescription limited to 30-day supply	\$200 copay per prescription limited to 30-day supply

Many of our retail pharmacies can dispense more than a 30-day supply of medication. If you purchase more than a 30-day supply at these retail pharmacies, you will need to pay one copay for each full or partial 30-day supply filled. For example, if you order a 90-day supply, you will need to pay three 30-day supply copays. If you get a 45-day or 50-day supply, you will need to pay two 30-day copays.

### Stage 3: Coverage Gap Stage

Your payment responsibility changes once you reach your Initial Coverage Limit of \$4,660. Below is your payment responsibility during the period after you meet your Initial Coverage Limit and until you meet your True Out of Pocket limit.

Tier	Standard retail cost sharing		Mail order cost sharing
	One-month supply	Three-month supply	Three-month supply
Tier 1 Select Generics	\$0 copay Per Prescription	\$0 copay Per Prescription	\$0 copay Per Prescription
Tier 1 Generics	\$10 copay Per Prescription	\$30 copay Per Prescription	\$20 copay Per Prescription
Tier 2 Preferred Brands	25% coinsurance	25% coinsurance	25% coinsurance
Tier 3 Non-Preferred Drugs	25% coinsurance	25% coinsurance	25% coinsurance
Tier 4 Specialty Drugs	25% coinsurance limited to 30-day supply		25% coinsurance limited to 30-day supply

## Stage 4: Catastrophic Coverage Stage

Your payment responsibility changes after the cost you and the Coverage Gap Discount Program have paid for covered drugs reaches your True Out of Pocket limit of \$7,400.

	Retail and Mail-Order Cost Sharing
Tier	
Tier 1 Select Generics	\$0 copay Per Prescription
Tier 1 Generics	5% coinsurance with a minimum of \$4.15 and a maximum of \$10
Tier 2 Brand-Name Drugs	5% coinsurance with a minimum of \$10.35 and a maximum of \$30

# 10PL Plan Benefits Charts

**The following pages show the medical and prescription drug benefits charts for the 10PL plan. There is a monthly premium of \$65.21 for the 10PL plan.**

# Indiana State Teachers' Retirement Fund

## 2023 Summary of Benefits

**PPO Plan 10PL**

[Anthem.com](https://www.anthem.com)

Anthem Blue Cross and Blue Shield gives you the tools and resources you need to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. For more details about your benefits and services, please review your Evidence of Coverage (EOC).

The benefits and description of covered services within this summary are pending CMS approval and may change. Any changes will be shared with you.

**Medicare & You 2023 resource:** For more information, we encourage you to read Medicare & You 2023. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at [www.medicare.gov](http://www.medicare.gov) or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

**How much is the monthly premium?** Contact your group plan benefit administrator to determine your actual premium amount, if applicable.

	In-network:	Out-of-network:
<b>Annual medical deductible:</b>	\$0	
<b>Maximum out-of-pocket responsibility: (Does not include prescription drugs)</b>	\$6,000	
<b>Covered medical benefits</b>	<b>In-network, members pay:</b>	<b>Out-of-network, members pay:</b>
<b>Inpatient hospital care*</b>	\$275 copay Per Day, 1-7 Days Per Admission	\$275 copay Per Day, 1-7 Days Per Admission



Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
<b>Outpatient Hospital Care</b> Facility or ambulatory surgical center visit for surgery*	\$225 copay Per Visit	\$225 copay Per Visit
<b>Observation Room*</b>	\$225 copay Per Visit	\$225 copay Per Visit
<b>Primary care office visit*</b>	\$10 copay Per Visit	\$10 copay Per Visit
<b>Specialty care office visit*</b>	\$40 copay Per Visit	\$40 copay Per Visit
<b>Video doctor visits</b> LiveHealth Online	\$0 copay Per Visit	
<b>Preventive care</b>	\$0 copay Per Visit	\$0 copay Per Visit
<b>Emergency room visit</b>	\$90 copay Per Visit, 72 hours cost share waived if admitted for the same condition	
<b>Urgently needed services</b>	\$35 copay Per Visit, 72 hours cost share waived if admitted for the same condition	
<b>Diagnostic services, labs, and imaging</b> Diagnostic lab services*	\$0 copay Per Visit	\$0 copay Per Visit
Diagnostic radiology services, such as MRIs and CT scans*	\$125 copay Per Visit	\$125 copay Per Visit
Outpatient X-rays*	\$40 copay Per Visit	\$40 copay Per Visit
<b>Hearing services</b> Medicare-covered diagnostic hearing and balance evaluations*	\$40 copay Per Visit	\$40 copay Per Visit
Routine hearing exams	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, including hearing aid fitting evaluations, every calendar year	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, including hearing aid fitting evaluations, every calendar year
Hearing aids	\$0 copay for hearing aids, supplied by Hearing Care Solutions, \$500 every calendar year	\$0 copay for hearing aids, supplied by Hearing Care Solutions, \$500 every calendar year
Hearing aid fitting evaluations	\$0 copay Per Visit, 1 Visit Per Hearing Aid, \$70 maximum, including routine hearing exams, every calendar year	\$0 copay Per Visit, 1 Visit Per Hearing Aid, \$70 maximum, including routine hearing exams, every calendar year
<b>Medicare Covered Dental</b> Non-routine care covered by Medicare*	\$40 copay Per Visit	\$40 copay Per Visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
<b>Vision services</b> Medicare-covered exams given by a specialist to diagnose and treat eye diseases and conditions	\$40 copay Per Visit	\$40 copay Per Visit
Medicare-covered eyewear following cataract surgery	\$0 copay Per Surgery	\$0 copay Per Surgery
Routine vision eye exam	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, every calendar year	\$0 copay Per Visit, 1 Visit every calendar year, \$70 maximum, every calendar year
<b>Mental Health Services</b> Inpatient visit*	\$235 copay Per Day, 1-6 Days Per Admission	\$235 copay Per Day, 1-6 Days Per Admission
Outpatient group therapy professional visit*	\$40 copay Per Visit	\$40 copay Per Visit
Outpatient individual therapy professional visit*	\$40 copay Per Visit	\$40 copay Per Visit
Professional partial hospitalization*	\$40 copay Per Visit	\$40 copay Per Visit
<b>Skilled nursing facility (SNF)*</b>	<b>Tier 1</b> \$0 copay Per Day, 1-20 Days Per Benefit Period  <b>Tier 2</b> \$172 copay Per Day, 21-100 Days Per Benefit Period	<b>Tier 1</b> \$0 copay Per Day, 1-20 Days Per Benefit Period  <b>Tier 2</b> \$172 copay Per Day, 21-100 Days Per Benefit Period
<b>Outpatient rehabilitation services</b> Physical, occupational, and speech therapy visits*	\$40 copay Per Visit	\$40 copay Per Visit
<b>Ambulance services</b>	\$265 copay Per One Way Trip	
<b>Routine Transportation</b> Non-Emergency	Not Covered	
<b>Part B Drugs</b> Medicare-covered*	20% coinsurance	20% coinsurance
<b>Chiropractic services*</b>	\$20 copay Per Visit	\$20 copay Per Visit
<b>Acupuncture</b> for chronic low back pain*	\$10 copay Per Visit	\$10 copay Per Visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
<p><b>Diabetes management</b> Supplies, including blood glucose test strips, lancet devices, lancets, and glucose control solutions</p>	<p><b>Through the Pharmacy: Medicare-Covered Purchase Of OneTouch®</b> \$0 copay Per Purchase, 30 Days Per Supply</p> <p><b>Through the Pharmacy: Medicare-Covered Purchase Of ACCU-CHECK®</b> \$0 copay Per Purchase, 30 Days Per Supply</p> <p><b>Through the Pharmacy: Medicare-Covered Purchase Of All Other Brands</b> \$10 copay Per Purchase, 30 Days Per Supply</p>	<p><b>Through the Pharmacy: Medicare-Covered Purchase Of OneTouch®</b> \$0 copay Per Purchase, 30 Days Per Supply</p> <p><b>Through the Pharmacy: Medicare-Covered Purchase Of ACCU-CHECK®</b> \$0 copay Per Purchase, 30 Days Per Supply</p> <p><b>Through the Pharmacy: Medicare-Covered Purchase Of All Other Brands</b> \$10 copay Per Purchase, 30 Days Per Supply</p>
<p>Blood glucose monitor</p>	<p><b>Through the Pharmacy: Medicare-Covered Purchase Of OneTouch®</b> \$0 copay Per Purchase</p> <p><b>Through the Pharmacy: Medicare-Covered Purchase Of ACCU-CHECK®</b> \$0 copay Per Purchase</p> <p><b>Through the Pharmacy: Medicare-Covered Purchase Of All Other Brands</b> \$10 copay Per Purchase</p>	<p><b>Through the Pharmacy: Medicare-Covered Purchase Of OneTouch®</b> \$0 copay Per Purchase</p> <p><b>Through the Pharmacy: Medicare-Covered Purchase Of ACCU-CHECK®</b> \$0 copay Per Purchase</p> <p><b>Through the Pharmacy: Medicare-Covered Purchase Of All Other Brands</b> \$10 copay Per Purchase</p>
<p>Therapeutic shoes</p>	<p>20% coinsurance</p>	<p>20% coinsurance</p>
<p>Self-management training</p>	<p>\$0 copay Per Visit</p>	<p>\$0 copay Per Visit</p>
<p>Continuous glucose monitor*</p>	<p>\$0 copay Per Purchase</p>	<p>\$0 copay Per Purchase</p>
<p><b>Durable medical equipment (DME)*</b></p>	<p>20% coinsurance</p>	<p>20% coinsurance</p>
<p><b>Podiatry services*</b></p>	<p>\$10 copay Per Visit</p>	<p>\$10 copay Per Visit</p>
<p>Routine foot care</p>	<p>\$10 copay Per Visit, 12 visits per year</p>	<p>\$10 copay Per Visit, 12 visits per year</p>
<p><b>Home health care*</b></p>	<p>\$0 copay Per Visit</p>	<p>\$0 copay Per Visit</p>

## Additional supplemental benefits, services, and discounts

Additional covered benefits and services	Members pay:
<b>Foreign travel emergency (outside U.S. territories)</b> Emergency care	\$90 copay Per Visit, 72 hours cost share waived if admitted for the same condition
Urgently needed services	\$35 copay Per Visit, 72 hours cost share waived if admitted for the same condition
Inpatient emergency care	\$275 copay Per Admission, 60 Days Per Lifetime
<b>Health and wellness programs</b> <b>SilverSneakers®</b> Take virtual fitness classes at home or visit us at a participating gym.	\$0 copay Per Visit
<b>Healthy Meals</b> Meals delivered after being discharged from inpatient hospital visit or for members living with a chronic condition*	\$0 copay Per Qualifying Event, 14 Meals Per Qualifying Event, four (4) Events Per Year, 56 Meals In Total
<b>Healthy Pantry</b> Monthly nutritional counseling and delivery of pantry items*	\$0 copay Per Year
<b>Medicare Community Resource Support</b>	\$0 copay Per Visit

\*Benefit requires physician referral or prior authorization.

### This document reflects cost shares only.

Some of the benefits listed above are combined in-network and out-of-network.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, coinsurance, and restrictions may apply. If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

Benefits, premiums and/or copayments/coinsurance may change upon renewal or on January 1 of each year.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive

the service. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.



# Indiana State Teachers' Retirement Fund 2023 Summary of Benefits

Formulary B5, 4/12/42/95/250 (Generic Gap) (with Senior Rx Plus)  
Prescription Drug Plan

[Anthem.com](https://www.anthem.com)

Anthem Blue Cross and Blue Shield gives you the tools and resources you need to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. For more details about your benefits and services, please review your Evidence of Coverage (EOC).

The benefits and description of covered services within this summary are pending CMS approval and may change. Any changes will be shared with you.

**Medicare & You 2023 resource:** For more information, we encourage you to read Medicare & You 2023. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at [www.medicare.gov](https://www.medicare.gov) or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

<b>How much is the monthly premium?</b>	Contact your group plan benefit administrator to determine your actual premium amount, if applicable.
<b>Formulary:</b>	B5
<b>Supplemental gap coverage:</b>	Tier 1 and Tier 2 Generics
<b>Stage 1 Annual Deductible Stage</b>	In this stage, you pay a set amount. Once you reach this amount, your plan begins to pay its share of the cost.
<b>Deductible</b>	\$0

## Stage 2: Initial Coverage Stage

Below is your payment responsibility until the amount paid by you and your retiree drug plan for covered Part D prescriptions reaches your Initial Coverage Limit of \$4,660.

Tier	Standard retail cost sharing		Mail order cost sharing
	One-month supply	Three-month supply	Three-month supply
Tier 1 Select Generics	\$0 copay Per Prescription	\$0 copay Per Prescription	\$0 copay Per Prescription
Tier 1 Preferred Generics	\$4 copay Per Prescription	\$12 copay Per Prescription	\$0 copay Per Prescription
Tier 2 Generics	\$12 copay Per Prescription	\$36 copay Per Prescription	\$24 copay Per Prescription
Tier 2 Preferred Brands	\$42 copay Per Prescription	\$126 copay Per Prescription	\$84 copay Per Prescription
Tier 4 Non-Preferred Drugs	\$95 copay Per Prescription	\$285 copay Per Prescription	\$190 copay Per Prescription
Tier 5 Specialty Drugs	\$250 copay per prescription limited to 30-day supply		\$250 copay per prescription limited to 30-day supply

Many of our retail pharmacies can dispense more than a 30-day supply of medication. If you purchase more than a 30-day supply at these retail pharmacies, you will need to pay one copay for each full or partial 30-day supply filled. For example, if you order a 90-day supply, you will need to pay three 30-day supply copays. If you get a 45-day or 50-day supply, you will need to pay two 30-day copays.

### Stage 3: Coverage Gap Stage

Your payment responsibility changes once you reach your Initial Coverage Limit of \$4,660. Below is your payment responsibility during the period after you meet your Initial Coverage Limit and until you meet your True Out of Pocket limit.

Tier	Standard retail cost sharing		Mail order cost sharing
	One-month supply	Three-month supply	Three-month supply
Tier 1 Select Generics	\$0 copay Per Prescription	\$0 copay Per Prescription	\$0 copay Per Prescription
Tier 1 Preferred Generics	\$4 copay Per Prescription	\$12 copay Per Prescription	\$0 copay Per Prescription
Tier 2 Generics	\$12 copay Per Prescription	\$36 copay Per Prescription	\$24 copay Per Prescription
Tier 2 Preferred Brands	25% coinsurance	25% coinsurance	25% coinsurance
Tier 4 Non-Preferred Drugs	25% coinsurance	25% coinsurance	25% coinsurance
Tier 5 Specialty Drugs	25% coinsurance limited to 30-day supply		25% coinsurance limited to 30-day supply

## Stage 4: Catastrophic Coverage Stage

Your payment responsibility changes after the cost you and the Coverage Gap Discount Program have paid for covered drugs reaches your True Out of Pocket limit of \$7,400.

	Retail and Mail-Order Cost Sharing
Tier	
Tier 1 Select Generics	\$0 copay Per Prescription
Tier 2 Generics	\$4.15 copay or 5% coinsurance whichever is greater
Tier 2 Brand-Name Drugs	\$10.35 copay or 5% coinsurance whichever is greater

### This document reflects cost shares only.

Some of the benefits listed above are combined in-network and out-of-network.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, coinsurance, and restrictions may apply. If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

Benefits, premiums and/or copayments/coinsurance may change upon renewal or on January 1 of each year.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

---

# Required information for this plan year

## Your rights, protections, and Medicare options

As a Medicare beneficiary, you have many rights and options put in place to protect you as a consumer. You have choices.

As a Medicare beneficiary, you can choose between:

- “ The Original (Fee-for-Service) Medicare plan.
- “ A Medicare health plan like the one offered in this guide.

### You may have other options

The important thing to remember is that the choice is yours, keeping in mind that you may be able to join or leave a plan only at certain times. Please note that if you do not take your retiree benefits, it may affect other retiree benefits your group sponsor offers. No matter what you decide, you may still be eligible for the Original Medicare program.

### Geographic service areas covered by this plan

This plan offers coverage in our Centers for Medicare & Medicaid Services (CMS) defined geographic service area of all 50 states, Washington, DC, and all United States territories.

### Your Medicare protections

The plan must offer Medicare benefits to you for a full calendar year at a time, although benefits and cost sharing may change from year to year. The plan provider can decide each year whether to keep offering Medicare Advantage plans, or whether or not to continue offering plans in specific geographic areas like yours.

Also, Medicare may decide to end our contract.

If for some reason this plan is discontinued, we will send you a letter at least 90 days before your coverage ends explaining your options for Medicare coverage in your area.

For more information on the options and rights you have as a Medicare Advantage member with this plan, please contact our **First Impressions Welcome Team** and ask for a copy of the *Evidence of Coverage (EOC)*.

### Extra Help from Medicare

You may be able to find help to pay for your prescription drugs and other Medicare costs. If you qualify for Medicare's Extra Help and are enrolled in a Part D plan like this one, Medicare can pay up to 100% of your prescribed drugs. This can help offset your drug plan's monthly premium, plus coinsurance and copays for covered prescription drugs.

Extra Help can also close any drug coverage gaps and stop late enrollment penalties (LEPs). For more information, visit [www.medicare.gov](http://www.medicare.gov) or [www.ssa.gov](http://www.ssa.gov), or call:

- “ **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.
- “ The Social Security Administration at **1-800-772-1213**, Monday to Friday, 7 a.m. to 7 p.m. ET. TTY users should call **1-800-325-0778**.
- “ Your state Medicaid office.



---

# Required information for this plan year

## Information about Medicare

To help you make more informed healthcare decisions, we are providing this important information about Medicare to use as a resource. If you have any questions, please contact our **First Impressions Welcome Team**.

### Pay your Medicare Part B premiums

Once you enroll in this plan, you must still pay your Medicare Part B premiums. If you don't, Medicare will terminate your coverage and then you may have to pay a late enrollment penalty if you decide to reenroll.

### Enrolling in other plans

If you decide to enroll in other plans, you will be disenrolled from your current plan.

### Notifying your group sponsor

To ensure a smooth enrollment, make sure your group sponsor has your most up-to-date information and that it matches your Social Security information.

### What to know about a drug list

A drug list is a list of drugs covered by the plan. We choose our list to provide good prescription coverage and a good value to you, as well.

Your full Benefits Charts will tell you if you have an open or closed drug list plan. Open plans cover almost all Medicare Part D eligible drugs, while closed plans cover most.

When new drugs come to market, we conduct a clinical and cost review and may add them to the drug list. To keep plans affordable, every year we may also remove drugs or change the cost you

pay for them the following year. But don't worry; we'll notify you first and send you a new drug list when we make these changes.

**Important: Check to see if your drug is on the drug list before you go to the pharmacy.**

If the drug you take is not on our drug list, you will have to pay the full price of the drug. If that's the case, or if your drug comes with additional requirements or limits, you may be able to receive a temporary supply. We will notify you once the temporary supply is dispensed. You will have to contact your doctor and ask if you can switch to a different drug listed on our drug list.

### About IRMAA and your income level

If your modified adjusted gross income on your IRS tax return from two years ago is above a certain limit, you must pay an income-related monthly adjustment amount (IRMAA) in addition to your monthly plan premium.

The Social Security Administration will contact you if you have to pay an IRMAA, which you must pay to them, not us.

### High-income surcharges

If you must pay a high-income surcharge on your Medicare Part B or Part D premium to the Social Security Administration, please be sure to do so to avoid a mandatory disenrollment.

---

# Required information for this plan year

## Information about Medicare

We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age, or disability. For people with disabilities, we offer free aids and services. Our plan has free language interpreter services available to answer questions from non-English-speaking members. Please call the **First Impressions Welcome Team** at the number listed in this guide to request interpreter services.

Out-of-network/noncontracted providers are under no obligation to treat Anthem Blue Cross and Blue Shield members, except in emergency situations. Please call our First Impressions Welcome Team at **1-833-848-8730, TTY: 711, Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays**, for more information.

This information is not a complete description of benefits. Contact the plan for more information. Every year, Medicare evaluates plans based on a five-star rating system.

This guide is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Benefits Charts and *Evidence of Coverage (EOC)*, which is received upon enrollment. In the event of a conflict between the Benefits Charts/*EOC* and this guide, the terms of the Benefits Charts and *EOC* will prevail.

### Coordination of Benefits (COB) letter

If we receive Coordination of Benefits (COB) information from CMS, we are required to send a letter to you requesting verification of the other coverage information. The benefit verification letter we send will include information from CMS, including any other coverage that needs to be verified. Separately, we could receive COB information from other reporting sources in addition to CMS.

If the information is not correct in the letter, you can call Member Services or you can fill in the correct information on the letter and return it to the plan for processing.

If a response is not received within 21 days, the information on the letter is considered to be accurate.

If the previous carrier does not notify CMS of the previous plan termination prior to the plan enrollment process, a COB letter could be triggered for the plan that was just terminated.

---

# Required information for this plan year

## Information about Medicare

Anthem Blue Cross and Blue Shield is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Y0114\_23\_3002053\_I\_M\_IN000GRS 06/06/2022

1039688MUCENMUB\_IN000GRS

2023 Indiana State Teachers' Retirement Fund (TRF) MAPD Passive Age-in

# Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-833-848-8730 . Someone who speaks your language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-833-848-8730 . Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-833-848-8730 。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-833-848-8730 。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamoto. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa 1-833-848-8730 . Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-833-848-8730 . Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-833-848-8730 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí .

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-833-848-8730 . Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-833-848-8730 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-833-848-8730 . Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-833-848-8730 . سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-833-848-8730 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-833-848-8730 . Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Português:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-833-848-8730 . Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-833-848-8730 . Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-833-848-8730 . Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-833-848-8730 にお電話ください。日本語を話す人 者が 支援いたします。これは無料のサービスです。



