Capital BlueCross News and Journal

Capital BlueCross Announces Medicare Plans Featuring Low Cost, High Benefit Options in 21 Pennsylvania Counties

Free seminars available to help consumers understand BlueJourney HMO and BlueJourney PPO Medicare Advantage 2018 options

HARRISBURG, Pa., Nov. 13, 2017 /PRNewswire/ -- Capital BlueCross today announced Medicare plan options for 2018 featuring low out-of-pocket costs and expanded benefits. The locally-based health insurer's BlueJourney HMO and BlueJourney PPO plans are available to Medicare-eligible individuals within its 21-county Pennsylvania service area.

"As a community-based health insurer, we are dedicated to providing the best possible coverage at the best possible price," said Debbie Rittenour, senior vice president of government programs at Capital BlueCross. "Our BlueJourney HMO and BlueJourney PPO plans offer a variety of features to meet the needs of our Medicare-eligible customers. We also encourage anyone who is looking for Medicare coverage to reach out to us during the open enrollment period. We are available to help explain the options and determine what may work best for them."

Capital BlueCross offers three BlueJourney HMO plan options and two BlueJourney PPO plan options. Features common to many of the plans include:

- Affordable monthly premiums (BlueJourney HMO plans with premiums as low as \$0)
- One of the area's largest networks of doctors and hospitals
- Primary care visits as low as \$5
- No deductibles to satisfy before medical and prescription drug benefits begin
- Monthly allowance for over-the-counter (OTC) drugs for all individual plans
- Expanded dental benefits with an annual allowance of \$1,500
- Routine vision and hearing benefits including a hearing aid allowance
- 100% coverage with no copays for preventive screenings and immunizations, including pneumonia and flu shots

BlueJourney HMO and BlueJourney PPO plans also include:

- Free membership at a Silver&Fit[®] fitness club or two free Silver&Fit[®] home fitness kits
- 24/7 access to Nurse Line, which connects customers to a Registered Nurse or to recorded information on more than 1,100 health topics

Following the initial enrollment period, the Centers for Medicare and Medicaid Services (CMS) annual enrollment period, October 15 to December 7, allows individual Medicare beneficiaries to enroll in or change a Medicare Advantage or Part D plan with a January 1, 2018 effective date.

Throughout the annual enrollment period, Capital BlueCross is offering free informational seminars to help Medicare beneficiaries understand their Medicare options. To find and register to attend a seminar, visit CapitalBlueMedicare.com or call 1-800-990-4201 (TTY: 711). A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings, beneficiaries should call 1-800-990-4201 (TTY: 711).

Medicare beneficiaries also can visit a Capital Blue store to meet with a representative in person. Locations and hours are available at <u>CapitalBlueStore.com</u>.

Capital BlueCross' BlueJourney HMO and BlueJourney PPO plans also can be purchased through one of the company's licensed brokers or agents.

Important Information for Medicare Beneficiaries

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

About Capital BlueCross

Capital BlueCross, headquartered in Harrisburg, Pa., is the leading health solutions and insurance company in Central Pennsylvania and the Lehigh Valley. A partner in the community's health for nearly 80 years, Capital BlueCross offers health insurance products, services and technology solutions that provide peace of mind to consumers and promote health and wellness for our customers.

More than a health insurer, the company delivers innovative solutions through a family of diversified businesses that is creating a healthier future and lowering health care costs. Among these solutions are patient-focused care models, leading-edge data analytics, and digital health technologies. Additionally, Capital BlueCross is growing a network of Capital Blue stores that provide in-person service and inspiration to help people reach their health goals. Capital BlueCross is an independent licensee of the BlueCross BlueShield Association. For more information, visit capbluecross.com.

BlueJourney PPO is offered by Capital Advantage Insurance Company[®], a Medicare Advantage organization with a Medicare contract. BlueJourney HMO is offered by Keystone Health Plan[®] Central, a Medicare Advantage organization with a Medicare contract. Enrollment in BlueJourney PPO and BlueJourney HMO depends on contract renewal. Silver&Fit® is a program of ASH Fitness, Inc. On behalf of Capital BlueCross, ASH Fitness, Inc. assists in the administration of this fitness program. ASH Fitness, Inc. is an independent company.

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