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 2019 options

HARRISBURG, Pa., Oct. 16, 2018 /PRNewswire/ -- Capital BlueCross today announced Medicare plan options for 2019 featuring low out-of-pocket costs and expanded benefits. Through its family of companies, 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.

"It is our mission as a community-based health insurer to provide high quality coverage at an affordable price. Our BlueJourney HMO and BlueJourney PPO plans offer a variety of features to make the Medicare experience a positive one for our members," said Debbie Rittenour, senior vice president of government programs at Capital BlueCross. "We are happy to assist those looking for Medicare coverage, and we are available to help explain the options and determine what may work best for them."

Capital BlueCross is the industry leader in customer service, receiving national recognition for its work. It 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 with copays 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 \$2,000
- 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<sup>®</sup> fitness club or two free Silver&Fit<sup>®</sup> home fitness kits
- 24/7 access to Nurse Line, which connects members to a Registered Nurse or to recorded information on more than 1,100 health topics

The Centers for Medicare and Medicaid Services (CMS) allows individual Medicare beneficiaries to enroll in or change a Medicare Advantage or Part D plan during the annual enrollment period, which runs from October 15 to December 7, 2018. Once enrollment is complete, the member's plan has a January 1, 2019 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 <a href="CapitalBlueMedicare.com">CapitalBlueMedicare.com</a> 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 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 members.

More than a health insurer, the company delivers innovative solutions through a family of diversified businesses that is creating a healthier future and lowering healthcare 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 <a href="mailto:capbluecross.com">capbluecross.com</a>.

BlueJourney PPO is offered by Capital Advantage Insurance Company<sup>®</sup>, a Medicare Advantage organization with a Medicare contract. BlueJourney HMO is offered by Keystone Health Plan<sup>®</sup> 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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For further information: Kirsten Page, Capital BlueCross, 717-541-6332

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