

GROUP NAME: Williamsville Teachers' Association Retirees
PLAN NAME:

	Senior Blue 699 (HMO) Plan 4 (2021) \$459	Senior Blue 699 (HMO) Plan 37 (2021) \$370	Forever Blue 799 (PPO) Plan 10 (2021) \$493	
	In-Network	In-Network	In-Network	Out-of-Network
Physician and other health professional services	In-Network	In-Network	In-Network	Out-of-Network
Primary doctor	\$5	\$30	\$5	\$20
Specialist	\$20	\$45	\$15	\$20
Radiation therapy	\$20	\$20	\$15	\$20
Emergency room (waived if admitted)	\$50	\$75	\$50	\$50
Urgent care (waived if admitted)	\$50	\$65	\$50	\$50
Ambulance	\$25	\$150	\$25	\$25
Telemedicine – Doctor on Demand®	Covered in full	Covered in full	Covered in full	Covered in full
More than 20 preventive services	In-Network	In-Network	In-Network	Out-of-Network
Flu shots – Part B	Covered in full	Covered in full	Covered in full	Covered in full
Immunizations – Part B (hepatitis/pneumonia)	Covered in full	Covered in full	Covered in full	\$20
All other preventive screenings and tests	Covered in full	Covered in full	Covered in full	\$20
Hospital, home health care, and skilled services	In-Network	In-Network	In-Network	Out-of-Network
Hospital (inpatient)	Covered in full per stay	\$500 / 1 copay max per year	\$100 / 1 copay max per year	20%
Observation	\$50	\$75	\$50	\$50
Outpatient surgery – hospital	\$50	\$350	\$35	\$50
Outpatient surgery – ambulatory center	\$50	\$250	\$35	\$50
Home health care	Covered in full	Covered in full	Covered in full	\$10
Skilled nursing facility (100 days per benefit period)	Covered in full per stay	\$500 / 1 copay max per year	\$100 / 1 copay max per year	20%
Dialysis	Covered in full	Covered in full	Covered in full	Inside service area: 20% for non-participating providers. Outside service area: \$0 for non-participating providers.
Mental health / chemical dependence services	In-Network	In-Network	In-Network	Out-of-Network
Mental health (inpatient, 180-day lifetime limit)	Covered in full per stay	\$500 / 1 copay max per year	\$100 / 1 copay max per year	20%
Mental health (outpatient)	\$40	\$40	\$40	30%
Mental health (with psychiatrist)	\$20	\$40	\$20	30%
Alcohol substance abuse (inpatient)	Covered in full per stay	\$500 / 1 copay max per year	\$100 / 1 copay max per year	20%
Alcohol substance abuse (outpatient)	20%	20%	20%	30%
Laboratory and X-ray services	In-Network	In-Network	In-Network	Out-of-Network
Laboratory testing	Covered in full	\$5	Covered in full	\$20
X-rays	\$20	\$45	\$15	\$20
Advanced radiology – MRI, MRA, PET, and CT	\$20	\$100	\$15	\$20
Rehabilitation services	In-Network	In-Network	In-Network	Out-of-Network
Physical, occupational, and speech therapy	\$20	\$20	\$15	\$20
Chiropractor	\$20	\$20	\$15	\$20
Cardiac rehab	\$20	\$20	\$15	\$20
Vision	In-Network	In-Network	In-Network	Out-of-Network
Routine vision exam	\$15	\$25	\$15	20%
Medical vision exam	\$20	\$45	\$15	\$20
Allowance (lenses and frames)	\$200 annual allowance	\$200 annual allowance	\$200 annual allowance	
Hearing	In-Network	In-Network	In-Network	Out-of-Network
Routine hearing exam – TruHearing™	\$45	\$45	\$45	\$45
Diagnostic hearing exam	\$20	\$45	\$15	\$20
Hearing aid benefit – TruHearing™	\$699/\$999	\$699/\$999	\$699/\$999	
Dental	In-Network	In-Network	In-Network	Out-of-Network
Dental	\$200 annual allowance	\$200 annual allowance	\$200 annual allowance	
Supplies, equipment, and devices	In-Network	In-Network	In-Network	Out-of-Network
Durable medical equipment	\$0 compression stockings; 20% all other items	\$0 compression stockings; 20% all other items	\$0 compression stockings; 20% all other items	30%
Prosthetics	\$0 diabetic shoes/inserts; 20% all other items	\$0 diabetic shoes/inserts; 20% all other items	\$0 diabetic shoes/inserts; 20% all other items	30%
Diabetic supplies – Part B	Covered in full	Covered in full	Covered in full	30%
Fitness program	In-Network	In-Network	In-Network	Out-of-Network
SilverSneakers (™Steps™ program included)®	Covered in full	Covered in full	Covered in full	
Prescription drugs – Part B	In-Network	In-Network	In-Network	Out-of-Network
Immunosuppressive drugs	Covered in full	Covered in full	Covered in full	Covered in full
Oral chemotherapy drugs	Covered in full	Covered in full	Covered in full	Covered in full
Physician administered injectables	Covered in full	Covered in full	Covered in full	20%
Nebulizer inhalation solution	20%	20%	20%	20%
Part B drugs (other)	20%	20%	20%	30%

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Prescription drugs – Part D	In-Network	In-Network	In-Network	Out-of-Network
Prescription drug (Rx)	\$0/\$10/\$20/\$40/\$40	\$0/\$20/\$45/\$95/\$95	\$0/\$7/\$25/\$40/\$40	
Mail order	Tier 1 - Tier 5: 2 copays for a 90 day supply	Tier 1 - Tier 5: 2.5 copays for a 90 day supply	Tier 1 - Tier 5: 2 copays for a 90 day supply	
Shingles vaccine	Covered in full	Covered in full	Covered in full	
Coverage gap/donut hole	No coverage gap	No coverage gap	No coverage gap	
General product information	In-Network	In-Network	In-Network	Out-of-Network
In-network out-of-pocket maximum	\$3,000	\$4,000	\$3,000	N/A
Combined out-of-pocket maximum	N/A	N/A	\$3,000	
Prescription deductible	N/A	N/A	N/A	

BlueCross BlueShield of Western New York (BCBSWNY) is a Medicare Advantage plan with a Medicare contract and enrollment

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GROUP NAME: Williamsville Teachers' Association Retirees
PLAN NAME:
Forever Blue 799 (PPO) Plan 34 (2021) \$433

	In-Network	Out-of-Network
Physician and other health professional services		
Primary doctor	\$15	\$20
Specialist	\$35	\$40
Radiation therapy	\$35	\$40
Emergency room (waived if admitted)	\$75	\$75
Urgent care (waived if admitted)	\$65	\$65
Ambulance	\$125	\$125
Telemedicine – Doctor on Demand®	Covered in full	Covered in full
More than 20 preventive services	In-Network	Out-of-Network
Flu shots – Part B	Covered in full	Covered in full
Immunizations – Part B (hepatitis/pneumonia)	Covered in full	\$40
All other preventive screenings and tests	Covered in full	\$40
Hospital, home health care, and skilled services	In-Network	Out-of-Network
Hospital (inpatient)	\$350 per stay	30%
Observation	\$75	\$75
Outpatient surgery – hospital	\$175	\$200
Outpatient surgery – ambulatory center	\$75	\$175
Home health care	\$10	30%
Skilled nursing facility (100 days per benefit period)	\$350 per stay	30%
Dialysis	Covered in full	Inside service area: 20% for non-participating providers. Outside service area: \$0 for non-participating providers.
Mental health / chemical dependence services	In-Network	Out-of-Network
Mental health (inpatient, 190-day lifetime limit)	\$350 per stay	30%
Mental health (outpatient)	\$35	30%
Mental health (with psychiatrist)	\$20	30%
Alcohol substance abuse (inpatient)	\$350 per stay	30%
Alcohol substance abuse (outpatient)	20%	30%
Laboratory and X-ray services	In-Network	Out-of-Network
Laboratory testing	\$5	\$40
X-rays	\$35	30%
Advanced radiology – MRI, MRA, PET, and CT	\$50	30%
Rehabilitation services	In-Network	Out-of-Network
Physical, occupational, and speech therapy	\$35	\$40
Chiropractor	\$20	\$40
Cardiac rehab	\$30	\$40
Vision	In-Network	Out-of-Network
Routine vision exam	\$25	20%
Medical vision exam	\$35	\$40
Allowance (lenses and frames)	\$200 annual allowance	
Hearing	In-Network	Out-of-Network
Routine hearing exam – TruHearing™	\$45	\$45
Diagnostic hearing exam	\$35	\$40
Hearing aid benefit – TruHearing™	\$699/\$999	
Dental	In-Network	Out-of-Network
Dental	\$200 annual allowance	
Supplies, equipment, and devices	In-Network	Out-of-Network
Durable medical equipment	\$0 compression stockings; 20% all other items	30%
Prosthetics	\$0 diabetic shoes/inserts; 20% all other items	30%
Diabetic supplies – Part B	Covered in full	30%
Fitness program	In-Network	Out-of-Network
SilverSneakers (™Steps™ program included)®	Covered in full	Covered in full
Prescription drugs – Part B	In-Network	Out-of-Network
Immunosuppressive drugs	Covered in full	Covered in full
Oral chemotherapy drugs	Covered in full	Covered in full
Physician administered injectables	Covered in full	30%
Nebulizer inhalation solution	20%	30%
Part B drugs (other)	20%	30%

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Forever Blue 799 (PPO) Plan 34 (2021) \$433

Prescription drugs – Part D	In-Network	Out-of-Network
Prescription drug (Rx)	\$0/\$20/\$45/\$95/\$95	
Mail order	Tier 1 - Tier 5: 2 copays for a 90 day supply	
Shingles vaccine	Covered in full	
Coverage gap/donut hole	No coverage gap	
General product information	In-Network	Out-of-Network
In-network out-of-pocket maximum	\$3,400	N/A
Combined out-of-pocket maximum	\$5,100 Combined	
Prescription deductible	N/A	

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