

2021 MEDICARE ADVANTAGE BLUE TOTAL HEALTH PACKAGE



BlueShield of
Northeastern New York

MEDICARE

Y0086_MRK2908rev_M



Get the benefit of our exclusive Blue Total Health package. We provide you with the additional benefits and preventive services you want and need to help live a healthy lifestyle. This exclusive benefits package includes coverage for dental, hearing, vision, over-the-counter drugs and supplies, and more.

Table of Contents

Free Preventive Dental.....	4
Optional Supplemental Dental Plans.....	5
Over-the-Counter Drugs and Supplies.....	6
Vision and Eyewear Benefits	7
Hearing Benefits.....	8
SilverSneakers® Fitness Benefit.....	9
Wellness Rewards Program	10
Low- or No-Cost Vaccines.....	10
Affordable Diabetes Management	11



BlueShield
of Northeastern New York

Free Preventive Dental

All of our Medicare Advantage plans include preventive dental coverage at no additional monthly cost. We're here to help you maintain a healthy smile.

No network restrictions

With no dental network, you can see any dentist you choose. Schedule your dental appointment and pay the provider in full at the time of service. Then, submit a Medicare Advantage dental reimbursement form, itemized bill, and paid receipt to BlueShield. You will receive a check for the cost of your covered services minus your \$15 copays.

Coverage for routine cleanings and care

Preventive dental covers two routine cleanings including periodontal cleaning, two exams, and one set of X-rays annually.

What You Need to Know	What Your Dentist Needs to Know
Routine/periodontal cleanings: twice per year \$15 copay per service	Cleaning: D1110, D4910
Oral exam: twice per year \$15 copay per service	Exams: D0120, D0150, D0180, D0190
X-rays: four bitewings OR one full-mouth X-ray per year \$15 copay per service	Bitewings: D0270, D0272, D0273, D0274 Full-mouth X-rays: D0330



Optional Supplemental Dental Plans

If you need additional dental coverage, we have two optional supplemental dental plans available at an additional premium to meet your unique needs.

	Preventive Dental	Basic Optional Supplemental Dental	Enhanced Optional Supplemental Dental
Premium	N/A (included with medical plan)	\$13	\$24
Annual maximum allowance ¹	N/A	\$500	\$1,000
Preventive services Note: these do not apply toward annual maximum allowance	\$15 copay per service	\$15 copay per service	\$15 copay per service
Diagnostic services	Not covered	50%	50%
Restorative services	Not covered	50%	50%

In addition to preventive dental, optional supplemental dental plans cover:

Diagnostic services, including:

- Problem-focused oral exams
- Additional oral imaging
- Oral pathology
- Intraoral periapical and occlusal X-rays
- Emergency palliative treatment of dental pain
- Laboratory testing and examinations

Restorative services, including:

- Crowns
- Amalgam restorations
- Composite resin restorations
- Root canals
- Cementing and recementing of crowns
- Apicoectomy
- Periodontics
- Uncomplicated extractions
- General anesthesia
- Oral surgery
- Emergency palliative treatment of dental pain
- Denture repairs adjustments (new dentures not covered)

¹ Services include an annual maximum allowance. This means we pay up until a certain amount for those services every year.

Over-the-Counter (OTC) Drugs and Supplies

UP TO \$100 ANNUALLY Your OTC benefit provides you up to \$25 every three months² to spend on a wide range of items that will be conveniently mailed to your home. Ordering is quick and easy with three different options — online, mail-in order form, or by phone.

Sample of your available OTC products

Allergy care (allergy tablets, saline nasal spray)	Incontinence supplies (A+D ointment, flushable wipes, washcloth with lanolin)
Dental and denture care (Pepsodent toothpaste, denture cream)	Pain relievers and fever reducers (acetaminophen, ibuprofen)
Diabetes care (diabetic socks, glucose tablets)	Personal care (hand sanitizer, procedural face mask)
Diagnostics (thermometer)	Sun care (sunscreen)
Eye and ear care (artificial tears, cotton-tipped swabs)	Supports and braces (elastic knee support, carpal tunnel brace)
Fall prevention (nonskid bath mat, night light)	Vitamins and minerals (multivitamins, fish oil)
First aid (hydrogen peroxide, triple antibiotic ointment, first-aid kit)	

²You're eligible to receive a \$25 allowance each quarter of the plan year. Your allowance amounts will reset every January, April, July, and October. Unused dollars will not roll over from one quarter to the next. If you remain a member from January through December of the same plan year, your quarterly allowances received will total \$100. OTC supplies can only be ordered from the OTC Fulfillment Center.

Vision and Eyewear Benefits

BlueShield offers a network of vision providers and vision benefits to make sure you're seeing and looking your best.

All our Medicare Advantage plans include coverage for:

- \$100 annual eyewear allowance through a Davis Vision provider
- \$25 annual routine eye exam through a Davis Vision provider

You can use your eyewear allowance dollars to purchase:

- Contacts (conventional or disposable)
- Frames
- Lenses (single vision, bifocal, trifocal, lenticular)
- Lens enhancements (antireflective coating, tint, or scratch-resistance)

Visit davisvision.com/members and choose *Find an eye care professional* to find Davis Vision network providers.

PPO out-of-network reimbursement

There may be times when a retailer doesn't participate with our plan. We provide an out-of-network reimbursement solution when you're purchasing vision materials so you can make the most of your benefits.



Hearing Benefits

BlueShield offers you hearing benefits and savings on hearing devices through TruHearing®, one of the leading providers of hearing services.

Hearing aids can be expensive, an average of \$2,700 per aid, but your benefit makes addressing hearing loss more affordable with copayments of \$999 or less.

Personalized care

Receive expert care from our team of helpful professionals.

State-of-the-art technology

Experience the latest advances in hearing technology.

Help along the way

Get started on the journey to better hearing with confidence.

2021 hearing coverage

Your plan covers up to two hearing aids per year (one per ear).

TruHearing Advanced 36 channels, 6 programs	TruHearing Premium ³ 48 channels, 6 programs	Routine Exam In-network ⁴
\$699 copay per aid	\$999 copay per aid	\$45 copay

Your benefit also includes:

- Risk-free 45-day trial period
- 48 free batteries with non-rechargeable models
- Full 3-year manufacturer warranty

³ Rechargeable battery option available on select styles for an additional \$50 per hearing aid.

⁴ Must be performed by a TruHearing network provider.

SilverSneakers Fitness Benefit

BlueShield is here to help you lead a healthy lifestyle. That's why we partner with SilverSneakers to give you access to the nation's leading fitness benefit for seniors. It's available at no additional cost so you can stay active on your own terms.

This fitness benefit includes:

- Memberships to thousands of fitness locations⁵ — visit as many as you want!
- Group exercise classes⁶ designed to improve muscular strength and endurance, mobility, flexibility, range of motion, balance, agility, and coordination
- Fun activities held outside the gym⁶
- SilverSneakers On-Demand™ online workout videos that feature tips on fitness and nutrition
- SilverSneakers GO™ mobile app with workout programs, location finder, and more



⁵ Participating locations are not owned or operated by Tivity Health, Inc., or its affiliates. Use of these locations and amenities are limited to terms and conditions of their basic membership. Facilities and amenities vary by participating location.

⁶ Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

Wellness Rewards Program

Preventive health is important to your overall well-being. That's why with our rewards program you'll receive a \$20 Prepaid Card⁷ after receiving each of these preventive services:

- Annual wellness visit
- Colorectal cancer screening⁸
- Breast cancer screening⁸

Your annual wellness visit

Take advantage of this important no-cost service! Different from a physical exam, this conversation with your doctor provides an opportunity to review your health history and any existing issues, determine possible future concerns, and make a plan for prevention or management.

Low- or No-Cost Vaccines

It's safer, easier, and more cost-effective to prevent health issues than to treat them. That's why we offer low or no-cost preventive vaccines.⁹

\$0 preventive vaccines include:

- Flu (influenza) vaccine¹⁰
- Hepatitis C virus screening (HCV)
- Hepatitis B vaccine
- Pneumonia (pneumococcal) vaccine

Coverage for shingles vaccine with Tier 1 copay (copays vary by plan; not covered on Freedom No Rx HMO).

⁷ One Prepaid Card per service, per member, per calendar year.

⁸ Consult with your doctor to see if this service is right for you.

⁹ A \$0 copay applies when using an in-network provider. To find an in-network provider near you, contact Customer Service.

¹⁰ You have the option to go to your doctor or any in-network pharmacy to receive your flu vaccine. Pharmacies will bill us directly; there's no paperwork involved.

Affordable Diabetes Management

All Medicare Advantage plans cover the same diabetic supplies and medications that Original Medicare covers, such as glucose monitors, insulin, insulin pumps, and test strips. Your BlueShield Medicare Advantage plan goes beyond this coverage to give you more opportunities to save and better manage your diabetes.

Save more with BlueShield

Your copay is always \$0 from in-network providers for:

- Glucose monitors
- Test strips
- Lancets
- External insulin pumps
- Therapeutic shoes or inserts (including fittings)
- Compression stockings

Additional help

We offer programs and one-on-one phone counseling to help you better manage your diabetes. Our nationally accredited care management team of registered nurses, health coaches, nutritionists, dietitians, social workers, health educators, and exercise physiologists can work with you and your doctor — all at no cost.

Our care management programs and health professionals can help you:

- Improve diabetes management
- Optimize your health and meet wellness goals
- Manage your weight and nutrition
- Receive active support, encouragement, and education
- Find doctors or other resources
- Achieve a healthier lifestyle



BlueShield of Northeastern New York (BSNENY) is a Medicare Advantage plan with a Medicare contract and enrollment depends on contract renewal. BSNENY is a division of HealthNow New York Inc., an independent licensee of the Blue Cross and Blue Shield Association. SilverSneakers® is a registered trademark of Tivity Health, Inc. SilverSneakers On-Demand™ and SilverSneakers GO™ are trademarks of Tivity Health, Inc. Tivity Health is an independent company that administers the SilverSneakers gym benefit. TruHearing® is a registered trademark of TruHearing, Inc. TruHearing is an independent company that administers the hearing-aid benefit. Davis Vision, a subsidiary of Versant Health, administers vision benefits on behalf of BSNENY. Other pharmacies/physicians/providers are available in our network. BSNENY complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-833-735-4515 (TTY 711). 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-833-735-4515 (TTY 711)。

