



BlueCross
BlueShield
of Wisconsin

SmartValueSM

From Blue Cross Blue Shield of Wisconsin



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Introducing SmartValueSM

Now you have another option when considering health insurance coverage - SmartValue from Blue Cross Blue Shield of Wisconsin. SmartValue could be the most affordable and flexible health plan option available for Medicare eligible individuals in your area.

SmartValue allows you to see any licensed physician who can provide services to Medicare beneficiaries and who is willing to accept the terms and conditions of the SmartValue plan. You are not required to see a primary care physician or to get a referral to see a specialist.

The SmartValue Plan is unique. It offers benefits for all Medicare Covered services – like those you have with a Medicare supplement plan – except the monthly premium is more affordable. And best of all, you have the freedom to choose any physician or go to any hospital that can otherwise be paid by Medicare*. You even have coverage when traveling within the United States and for emergency or urgently needed services while outside the United States.

PLUS

you also get some additional benefits not covered by Medicare including:

- Routine Physical Exams
- Vision Services
- Hearing Services
- And more...

*Physicians, hospitals and other providers and suppliers must agree to the Terms and Conditions of the Plan.

If you use a provider who does not accept Medicare Assignment, you will be responsible for any Excess Charges, up to the amount allowable by law in the State your services are rendered. An Excess Charge is the difference between what your doctor charges and the amount Medicare Approves. Providers who do not accept Medicare Assignment may collect more than what Medicare approves for the service, typically an additional 15% of the Medicare Approved Amount.

Members who choose to receive services from a Rural Health Clinic (RHC), Community Health Clinic or Federally Qualified Health Clinic (FQHC) pay 20% coinsurance in lieu of the SmartValue plan's specified copayment or coinsurance amount.

Choice of Providers

With SmartValue, as long as your health care practitioner is willing to accept the terms and conditions of the Plan, you may receive services from any medical provider you choose* who would otherwise be paid by Medicare. You simply need to advise the provider, prior to receiving goods or services, that you are covered by the SmartValue Plan. You must show them your member identification card and give them a copy of the Provider Disclosure at the time of each visit. By doing this, the provider is agreeing to accept your plan coverage and they will be made aware of how to submit their billing and how they will receive reimbursement.

Practitioners Not Familiar with the SmartValue Plan

Some health care practitioners may not be familiar with the SmartValue Plan and how it works. If your health care service provider requires any information about the plan, they can simply call the phone number listed on the back of *your member identification card and we will be happy to answer any questions they might have.* As long as you advise your health care provider that you belong to the BCBSWi SmartValue Plan prior to receiving goods or services, your benefits are covered as explained in this brochure, as well as in your Evidence of Coverage which will be provided to you upon enrollment in the plan.

Practitioners Who Won't Agree to Accept the Plan

In the event your physician decides not to accept the conditions of the SmartValue Plan as described in the Provider Disclosure, you should seek services from another physician who will. If you inform a health care practitioner about your plan

coverage and they choose to provide covered services to you, they cannot bill you. They must bill BCBSWi for your covered services. You will, however, be responsible for paying for non-covered services and for any applicable copayments and Excess Charges.

Affordable Health Care Coverage Is Here At Last

It's easy to see that the SmartValue Plan, with its affordable \$9 monthly premium**, is an excellent value for your choice of health care coverage.

Enrolling in the SmartValue Plan

Anyone who meets the following criteria is eligible to apply:

- You maintain Part A (Hospital) of Medicare and continue to pay your Part B (Medical) premiums. If you are not entitled to Medicare Part A benefits, you can purchase Part A through the Social Security Administration, and you must continue to pay the Part A premium to remain eligible for BCBSWi's SmartValue Plan.
- Your permanent residence is within a geographic service area of BCBSWi's SmartValue Plan. (SmartValue is available only in the counties listed on page 5).
- You do not have kidney failure requiring dialysis or kidney transplantation (End-Stage Renal Disease [ESRD]).

Your agent can provide complete instructions and assistance with enrollment. Once you have completed your application, simply review it for accuracy, sign and date it, then mail it to BCBSWi.

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Members who choose to receive services from a Rural Health Clinic (RHC), Community Health Clinic or Federally Qualified Health Clinic (FQHC) pay 20% coinsurance in lieu of the SmartValue plan's specified copayment or coinsurance amount.

**You must also continue to pay your Medicare Part B premium.

Involuntary Membership Termination

Your membership in BCBSWi's SmartValue Plan is automatically renewed on a monthly basis as long as you continue to pay your Medicare and BCBSWi monthly premiums. Your membership can only be terminated under the following conditions:

- You do not retain Medicare Part B (Medical) coverage under the Federal Medicare Program.
- You lose eligibility for Medicare Part A (Hospital) coverage.
- You do not pay your plan premium for three consecutive months.
- You allow someone else to use your BCBSWi ID card to obtain services or commit fraud.
- You permanently move out of the BCBSWi SmartValue Plan service area. (A permanent move is defined as more than six consecutive months out of the service area).
- You are abusive, disruptive or uncooperative to the point where the ability of BCBSWi to provide you with health care services is severely impaired. Disenrollment for this reason is subject to approval from the Centers For Medicare & Medicaid Services (CMS).
- The contract between CMS and BCBSWi is not renewed.

Voluntary Disenrollment

If you decide that the SmartValue Plan is not right for you, you can disenroll by writing to BCBSWi or your local Social Security Office.

In general, requests to disenroll will be effective the first day of the month after the month the disenrollment request is received. For example, if BCBSWi receives your disenrollment request on July 15th, your effective date of disenrollment will be August 1st.

There is an exception to this general rule. Disenrollment requests received during the month of November are usually effective December 1st. However, since the month of November is also the Annual Election Period, you can ask for a January 1st effective date.

Complaints Regarding Services

BCBSWi is confident that you will be satisfied with your BCBSWi SmartValue Plan, however if you should ever have a complaint or problem, or you wish to dispute involuntary disenrollment, please follow the Member Grievance Procedures summarized in your Evidence of Coverage booklet.

Issues about whether or not a service is or should be covered, or the amount paid for any given service, must be addressed through the Reconsideration and Appeals Process.

Notifications

Members must notify BCBSWi by calling customer service prior to a planned hospital or skilled nursing facility admission, and prior to prosthetic device or durable medical equipment purchases over \$750.

Once enrolled in the SmartValue Plan, you will receive an Evidence of Coverage booklet which explains in detail the full range of covered services of this plan, as well as the conditions, exclusions and limitations. If you want this information prior to enrollment, please contact BCBSWi. The terms in the Evidence of Coverage will govern your coverage under the plan.

BCBSWi's SmartValue Plan is a Medicare Advantage Fee For Service Plan with a Medicare Contract. BCBSWi's contract with CMS is renewed annually and availability of coverage beyond the end of the contract year is not guaranteed. The SmartValue Plan's benefits, premiums, copayments and service areas are all subject to change annually upon contract renewal with the Medicare Program.

Freedom of Choice in a Health Plan

That's what SmartValueSM has to offer you.

We understand that you want a health plan you can depend on. One that allows you to receive the medical services you need while enabling your physician to decide your course of treatment. And you want it all at an affordable premium.

Announcing the SmartValue Plan from Blue Cross Blue Shield of Wisconsin (BCBSWi). Just what you've been looking for.

What is SmartValue?

SmartValue is a new and innovative health insurance plan concept. It's a Private Fee For Service (PFFS) plan – a new option now available to Medicare beneficiaries in select areas.

With SmartValue, you pay just a \$9 monthly plan premium* along with low copayments for most office visits and other medical services you receive.

BCBSWi's SmartValue Plan provides benefits for:

- Doctor Office Visits
- Inpatient Hospital Services
- Emergency Care Services
- Ambulance Services
- Durable Medical Equipment
- Diagnostic Tests Including X-rays and Laboratory Services

...and much more. Plus, there are **no deductibles for you to pay!**

Who's Eligible for SmartValue?

As long as you are entitled to Medicare Part A benefits and you continue to pay your Medicare Part B monthly premium, you are eligible to apply for a number of health insurance options, including the SmartValue Plan. Availability of Medicare Advantage plans, including SmartValue, may vary depending on the area in which you live.

Until recently, your choices have likely been:

- Traditional Medicare Only
- Medicare Combined With a Medicare Supplement Plan
- Medicare Advantage HMO Plan

Covers More Than Medicare Alone In addition to benefits for Medicare covered services, SmartValue goes further by offering even more. You're not left with the "gaps" in coverage usually associated with having just Medicare alone. And, while it is impossible to predict exactly how much these gaps in coverage might amount to, it could potentially be thousands of dollars if you were to be hospitalized or have a serious accident.

More Affordable Than a Medicare Supplement Plan

Monthly Medicare supplement plan premiums can be expensive, and for many people, these types of plans may not be an affordable option. In addition, depending on the supplement plan chosen, annual Medicare deductibles and some other expenses may not be covered at all.

Fewer Restrictions Than a Traditional Medicare HMO Plan

Traditional Medicare HMO plans – if such plans are even available in your area – typically require their members to choose a "Primary Care" physician from whom they must receive all initial medical services other than emergency. Before you can see a specialist, even for a second opinion, you must get a referral from the primary care physician.

Where Is SmartValue Available? SmartValue is available to qualified residents of the following Service Areas:

Wisconsin Counties

Ashland, Barron, Bayfield, Brown, Buffalo, Burnett, Calumet, Chippewa, Columbia, Crawford, Dane, Dodge, Door, Douglas, Dunn, Eau Claire, Florence, Fond Du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Juneau, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Polk, Portage, Price, Racine, Richland, Rusk, Saint Croix, Sauk, Sawyer, Shawano, Sheboygan, Taylor, Trempealeau, Vernon, Washburn, Washington, Waupaca, Waushara, Winnebago

*In addition to the monthly Medicare Part B premium