



Blue Best Life Classic (HMO) by Blue Cross® Blue Shield® of Arizona Advantage – Pima County

Annual Notice of Changes for 2024

You are currently enrolled as a member of Blue Best Life Classic. Next year, there will be changes to the plan's costs and benefits. **Please see page 3 for a Summary of Important Costs, including Premium.**

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at azblue.com/MAPDDocs. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

What to do now

1. ASK: Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
 - Review the changes to Medical care costs (doctor, hospital).
 - Review the changes to our drug coverage, including authorization requirements and costs.
 - Think about how much you will spend on premiums, deductibles, and cost sharing.
- Check the changes in the 2024 "Drug List" to make sure the drugs you currently take are still covered.
- Check to see if your primary care doctors, specialists, hospitals and other providers, including pharmacies will be in our network next year.
- Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2024* handbook.

- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. CHOOSE: Decide whether you want to change your plan

- If you don't join another plan by December 7, 2023, you will stay in Blue Best Life Classic.
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Blue Best Life Classic.
- If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

Additional Resources

- This document is available for free in Spanish.
ATENCIÓN: si habla español, tiene disponibles servicios de asistencia lingüística sin cargo. Llame al **480-937-0409** (TTY: **711**).
- Please contact our Member Services number at **480-937-0409** (in Arizona) or toll-free at **1-800-446-8331** for additional information. (TTY users should call **711**.) Hours are 8 a.m. to 8 p.m., Monday through Friday from April 1 to September 30; and seven days a week from October 1 to March 31. This call is free.
- This information is available electronically or in large print.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Blue Best Life Classic

- Blue Cross® Blue Shield® of Arizona is contracted with Medicare to offer HMO and PPO Medicare Advantage plans and PDP plans. Enrollment in Blue Cross® Blue Shield® of Arizona plans depends on contract renewal.
- When this document says “we,” “us,” or “our,” it means Blue Cross Blue Shield of Arizona Advantage (BCBSAZ Advantage). When it says “plan” or “our plan,” it means Blue Best Life Classic.

Annual Notice of Changes for 2024
Table of Contents

Summary of Important Costs for 2024	3
SECTION 1 We Are Changing the Plan’s Name	4
SECTION 2 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Blue Best Life Classic in 2024	5
SECTION 3 Changes to Benefits and Costs for Next Year.....	5
Section 3.1 – Changes to the Monthly Premium.....	5
Section 3.2 – Changes to Your Maximum Out-of-Pocket Amount	6
Section 3.3 – Changes to the Provider and Pharmacy Networks	6
Section 3.4 – Changes to Benefits and Costs for Medical Services	6
Section 3.5 – Changes to Part D Prescription Drug Coverage	8
SECTION 4 Administrative Changes	11
SECTION 5 Deciding Which Plan to Choose	11
Section 5.1 – If you want to stay in Blue Best Life Classic.....	11
Section 5.2 – If you want to change plans	11
SECTION 6 Deadline for Changing Plans	12
SECTION 7 Programs That Offer Free Counseling about Medicare.....	13
SECTION 8 Programs That Help Pay for Prescription Drugs	13
SECTION 9 Questions?	14
Section 9.1 – Getting Help from Blue Best Life Classic	14
Section 9.2 – Getting Help from Medicare	14

Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Blue Best Life Classic in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$0	\$0
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	\$2,900	\$2,900
Doctor office visits	Primary care visits: You pay a \$0 copay per visit Specialist visits: You pay a \$35 copay per visit	Primary care visits: You pay a \$0 copay per visit Specialist visits: You pay a \$25 copay per visit
Inpatient hospital stays	Days 1-6: \$250 copay per day	Days 1-6: \$250 copay per day

Cost	2023 (this year)	2024 (next year)
<p>Part D prescription drug coverage (See Section 2.5 for details.)</p>	<p>Deductible: \$0</p> <p>Copay/coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$9 • Drug Tier 3: \$47 • Drug Tier 4: \$100 • Drug Tier 5: 33% • Drug Tier 6: \$0 <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the plan pays most of the cost for your covered drugs. • For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs.) 	<p>Deductible: \$0</p> <p>Copay/coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> • Drug Tier 1: \$0 • Drug Tier 2: \$9 • Drug Tier 3: \$47 • Drug Tier 4: \$100 • Drug Tier 5: 33% • Drug Tier 6: \$0 <p>Catastrophic Coverage:</p> <ul style="list-style-type: none"> • During this payment stage, the member will pay no co-insurance or copayment for the remainder of the year for their covered Part D Drugs.

SECTION 1 We Are Changing the Plan's Name

On January 1, 2024, our plan name will change from Blue Medicare Advantage Classic to Blue Best Life Classic.

You will receive your new member ID card that will include the new plan name before January 1, 2024 via standard mail. All other materials such as your Evidence of Coverage and Formulary will also display the new plan name indicated above.

SECTION 2 Unless You Choose Another Plan, You Will Be Automatically Enrolled in Blue Best Life Classic in 2024

If you do nothing by December 7, 2023, we will automatically enroll you in our Blue Best Life Classic plan. This means starting January 1, 2024, you will be getting your medical and prescription drug coverage through Blue Best Life Classic. If you want to change plans or switch to Original Medicare, you must do so between October 15 and December 7. If you are eligible for “Extra Help,” you may be able to change plans during other times.

SECTION 3 Changes to Benefits and Costs for Next Year

Section 3.1 – Changes to the Monthly Premium

Cost	2023 (this year)	2024 (next year)
Monthly premium	\$0	\$0
(You must also continue to pay your Medicare Part B premium.)		

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving “Extra Help” with your prescription drug costs. Please see Section 7 regarding “Extra Help” from Medicare.

Section 3.2 – Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out-of-pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2023 (this year)	2024 (next year)
Maximum out-of-pocket amount	\$2,900	\$2,900
Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	Once you have paid \$2,900 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.	Once you have paid \$2,900 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 3.3 – Changes to the Provider and Pharmacy Networks

Updated directories are located on our website at [azblue.com/MAPDDocs](https://www.azblue.com/MAPDDocs). You may also call Member Services for updated provider and/or pharmacy information or to ask us to mail you a Provider/Pharmacy Directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2024 Provider/Pharmacy Directory to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

There are changes to our network of pharmacies for next year. **Please review the 2024 Provider/Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers), and pharmacies that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

Section 3.4 – Changes to Benefits and Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

Cost	2023 (this year)	2024 (next year)
Cardiac rehabilitation services	\$35 copay	\$40 copay
Intensive Cardiac rehabilitation services	\$35 copay	\$40 copay
Mental Health Outpatient (Group/Individual)	\$35/\$35 copay	\$25/\$25 copay
Outpatient Psychiatric Services (Group/Individual)	\$35/\$35 copay	\$25/\$25 copay
Outpatient Surgery - Ambulatory Surgical Center (ASC)	\$200 copay per visit	\$150 copay per visit
Over-the-Counter (OTC) products	\$15 allowance per quarter	\$50 allowance per quarter
Pain Management Assessment	\$35 copay	\$25 copay
Part D Prescription Drug Coverage		
Initial Coverage Limit (ICL)	\$4,660	\$5,030
TROOP (Out-of-Pocket Threshold)	\$7,400	\$8,000
Catastrophic Coverage Stage	\$7,400	\$8,000
Partial hospitalization services	\$35 copay	\$70 copay
Physician Specialist Services excluding Psychiatric Services	\$35 copay	\$25 copay
Podiatry (Foot Care) Services (Medicare-covered)	\$35 copay	\$25 copay

Cost	2023 (this year)	2024 (next year)
Skilled Nursing Facility (SNF)	\$0 per day (Days 1-20)	\$0 per day (Days 1-20)
	\$196 per day (Days 21-40)	\$203 per day (Days 21-40)
	\$0 per day (Days 41-100)	\$0 per day (Days 41-100)
Supervised Exercise Therapy (SET)	\$0 copay	\$30 copay
Vision Care (Medicare-covered)	\$35 copay	\$25 copay

Section 3.5 – Changes to Part D Prescription Drug Coverage

Changes to Our “Drug List”

Our list of covered drugs is called a Formulary or “Drug List.” A copy of our “Drug List” is provided electronically. The “Drug List” includes many – but not all – of the drugs that we will cover next year. If you don’t see your drug on this list, it might still be covered. **You can get the complete “Drug List”** by calling Member Services (see the back cover) or visiting our website azblue.com/MAPDDocs.

We made changes to our “Drug List,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the “Drug List” are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online “Drug List” to provide the most up to date list of drugs.

If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 9 of your Evidence of Coverage and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Member Services for more information.

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs (“Extra Help”), **the information about costs for Part D prescription drugs may not apply to you.** We have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (also called the Low-Income Subsidy Rider or the LIS Rider), which tells you about your drug costs. If you receive “Extra Help” and didn’t receive this insert with this packet, please call Member Services and ask for the LIS Rider.

There are four **drug payment stages**.

The information below shows the changes to the first two stages – the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages – the Coverage Gap Stage or the Catastrophic Coverage Stage.)

Changes to the Deductible Stage

Stage	2023 (this year)	2024 (next year)
Stage 1: Yearly Deductible Stage	Because we have no deductible, this payment stage does not apply to you.	Because we have no deductible, this payment stage does not apply to you.

Changes to Your Cost Sharing in the Initial Coverage Stage

Stage	2023 (this year)	2024 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>During this stage, the plan pays its share of the cost of your drugs, and you pay your share of the cost.</p> <p>Most adult Part D vaccines are covered at no cost to you.</p> <p>The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 (Preferred Generic): You pay \$0 per prescription</p> <p>Tier 2 (Generic): You pay \$9 per prescription</p> <p>Tier 3 (Preferred Brand): You pay \$47 per prescription</p> <p>Tier 4 (Non-Preferred Drugs): You pay \$100 per prescription</p>	<p>Your cost for a one-month supply filled at a network pharmacy with standard cost-sharing:</p> <p>Tier 1 (Preferred Generic): You pay \$0 per prescription</p> <p>Tier 2 (Generic): You pay \$9 per prescription</p> <p>Tier 3 (Preferred Brand): You pay \$47 per prescription</p> <p>Tier 4 (Non-Preferred Drugs): You pay \$100 per prescription</p>

standard cost-sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your *Evidence of Coverage*.

The costs in this row are for an extended (100-day) supply when you fill your prescription at a network pharmacy that provides standard cost-sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your *Evidence of Coverage*.

We changed the tier for some of the drugs on our “Drug List.” To see if your drugs will be in a different tier, look them up on the “Drug List.”

Tier 5 (Specialty):

You pay 33% coinsurance

Tier 6 (Part D Vaccines):

You pay \$0 copay

Tier 1 (Preferred Generic):

You pay \$0 per prescription for 100-day supply

Tier 2 (Generic):

You pay \$9 per prescription for 100-day supply

Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).

Tier 5 (Specialty):

You pay 33% coinsurance

Tier 6 (Select Care Drugs):

You pay \$0 copay

Tier 1 (Preferred Generic):

You pay \$0 per prescription for 100-day supply

Tier 2 (Generic):

You pay \$9 per prescription for 100-day supply

Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.

You won't pay more than \$70 for up to a two-month supply or \$105 for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier.

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages – the Coverage Gap Stage and the Catastrophic Coverage Stage – are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.**

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.

For specific information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 4 Administrative Changes

The name of our plan has changed for 2024. Blue Medicare Advantage Classic has changed to Blue Best Life Classic.

Your pharmacy benefits and mail-order information for Blue MedicareRx Value has changed for 2024. OptumRx®, Inc. will manage your retail, mail-order, and specialty pharmacy benefits for your Blue Best Life Classic plan. Your new member ID card will have pharmacy information that will allow you to fill your prescriptions.

Your Fitness benefit vendor has changed from Silver&Fit Program to SilverSneakers®.

Your OTC and Member Rewards benefits vendor has changed from Nations Benefits to PayForward.

Description	2023 (this year)	2024 (next year)
Plan Name	Blue Medicare Advantage Classic	Blue Best Life Classic
Prescription mail-order service	Birdi, Inc.	OptumRx®
Fitness benefit vendor	Silver&Fit Program	SilverSneakers®
OTC and Member Rewards Benefits Vendor	Nations Benefits	PayForward

SECTION 5 Deciding Which Plan to Choose

Section 5.1 – If you want to stay in Blue Best Life Classic

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our Blue Best Life Classic plan.

Section 5.2 – If you want to change plans

We hope to keep you as a member next year but if you want to change plans for 2024, follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- - OR - You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, please see Section 2.1 regarding a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 6), or call Medicare (see Section 8.2). As a reminder, BCBSAZ Advantage offers other Medicare health plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from Blue Best Life Classic.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from Blue Best Life Classic.
- To **change to Original Medicare without a prescription drug plan**, you must either:
 - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
 - - OR - Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 6 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2024.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2024, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2024.

If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare

prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 7 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Arizona, the SHIP is called Arizona State Health Insurance Assistance Program.

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Arizona State Health Insurance Assistance Program counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call the Arizona State Health Insurance Assistance Program at 602-542-4446 or toll-free at 1-800-432-4040. You can learn more about the Arizona State Health Insurance Assistance Program by visiting their website (<https://des.az.gov/services/aging-and-adult/state-health-insurance-assistance-program-ship>).

SECTION 8 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
 - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Arizona ADAP Assist program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Arizona Department of Health Services (ADHS) at 1-800-334-1540 or 602-364-3610. Their address is: ADAP, Arizona Department of Health Services, 150 N. 18th Avenue, Suite 110, Phoenix, AZ 85007-3233 and their fax number is 602-364-3263. Or you can visit their website at:

<http://www.azdhs.gov/preparedness/epidemiology-disease-control/disease-integration-services/index.php#aids-drug-assistance-program-home>.

SECTION 9 Questions?

Section 9.1 – Getting Help from Blue Best Life Classic

Questions? We're here to help. Please call Member Services at **480-937-0409** (in Arizona) or toll-free at **1-800-446-8331**. (TTY only, call **711**). We are available for phone calls 8 a.m. to 8 p.m., Monday through Friday from April 1 to September 30; and seven days a week from October 1 to March 31.

Read your 2024 Evidence of Coverage (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2024. For details, look in the 2024 *Evidence of Coverage* for Blue Best Life Classic. The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at azblue.com/MAPDDocs. You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

Visit our Website

You can also visit our website at azblue.com/medicare. As a reminder, our website has the most up-to-date information about our provider network (*Provider/Pharmacy Directory*) and our list of covered drugs (Formulary/"Drug List").

Section 9.2 – Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

Visit the Medicare website (www.medicare.gov). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to www.medicare.gov/plan-compare.

Read Medicare & You 2024

Read the *Medicare & You 2024* handbook. Every fall, this document is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this document, you

can get it at the Medicare website (www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

BCBSAZ offers BlueJourney PPO Medicare Advantage plans. BCBSAZ Advantage, a separate but wholly owned subsidiary of BCBSAZ, offers Blue Best Life Classic and Plus HMO plans.

Blue Cross Blue Shield of Arizona (BCBSAZ) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. We provide free aids and services to people with disabilities to communicate effectively with us, such as qualified interpreters and written information in other formats such as large print and accessible electronic formats. We also provide free language services to people whose primary language is not English, such as qualified interpreters and written information in other languages. If you need these services call **1-800-446-8331** (TTY: **711**).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-446-8331** (TTY: **711**).

Navajo: Díí baa akó nínízin: Díí saad bee yánílti' go Diné Bizaad, saad bee áká' ánída' áwo' dęę, t'áá jik'eh, éí ná hóló, kojí hódíílnih **1-800-446-8331** (TTY: **711**).

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-446-8331. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-446-8331. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费^的翻译服务, 帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务, 请致电 1-800-446-8331。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問, 為此我們提供免費的翻譯服務。如需翻譯服務, 請致電 1-800-446-8331。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-446-8331. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-446-8331. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-446-8331 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-446-8331. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-446-8331 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-446-8331. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، لیس علیك لتسوی الاتصال بنا على 1-800-446-8331. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-446-8331 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-446-8331. Un nostro incaricato che parla Italiano vi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-446-8331. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-446-8331. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-446-8331. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため、無料の通訳サービスがあります。通訳をご用命になるには、1-800-446-8331 にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

Navajo: T'áa hait'éego da ats'íís baa'áhayá doodago azee' aanídaa'níí nihinaaltsoos bee hadadít'éhígíí bąqah na'ídkid nee hólqogo da nihi éí ata' halne'í bee áka'anída'awo'í t'áa jíik'eh nihee hólq. Ata' halne'í ta' yíníkeedg kohj' 1-800-446-8331 nihich'j' hodílnih. T'áa háida Bilagáana Bizaad yee yáfti'ígíí ta' níká'iilyeed dooleet. Díí t'áa jíik'eh bee níká'iilyeed dooleet.

