

Summary of Benefits



Prescription Drug Plan

Plan year: January 1 – December 31, 2021

California

Anthem Blue Cross MediBlue Rx Standard (PDP)

Anthem Blue Cross MediBlue Rx Plus (PDP)

Anthem Blue Cross MediBlue Rx Enhanced (PDP)

21CAS5596

Thank you for your interest in our Prescription Drug plans.

Anthem Blue Cross offers prescription drug plans designed to help you with your specific drug benefit needs and protect you from unexpected drug costs. This booklet tells you what we cover, what you may pay and more. If you have questions, please call your agent.

Anthem Blue Cross MediBlue Rx Standard (PDP), Anthem Blue Cross MediBlue Rx Plus (PDP) and Anthem Blue Cross MediBlue Rx Enhanced (PDP)

Anthem Blue Cross MediBlue Rx Standard (PDP), Anthem Blue Cross MediBlue Rx Plus (PDP) and Anthem Blue Cross MediBlue Rx Enhanced (PDP) are prescription drug plans. They include prescription drug benefits only. To join these plans, you must:

- Be entitled to Medicare Part A and/or
- Be enrolled in Medicare Part B and
- Live in our service area

Our service area includes this state: California

Have questions?



- Please call us toll-free **1-866-892-5340** (TTY: 711), and follow the instructions to be connected to a representative.
- Hours of operation: 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.



- You can learn more about us on our website at <https://shop.anthem.com/medicare/ca>.

While the *Summary of Benefits* does not include every service, limit or exclusion, the Evidence of Coverage does. Just give us a call to request a copy.

Know your drug plan

For many, prescription drugs are an important part of health and wellness

Our prescription drug plans give you access to the covered drugs you need – and the ability to predict costs.

What is a formulary?



Before you get your prescriptions filled, make sure they're covered on the plan's formulary. The formulary is a drug list that tells you:

- Which drugs require prior authorization from your plan before you fill your prescription.
- If there is a quantity limit on the frequency, amount or dosage.
- If you need to try other drugs first (called step therapy).
- And the cost-sharing tier a drug is in.

Our plan groups each drug into “tiers.” The amount you pay depends on the drug's tier and what stage of the benefit you have reached (refer to “The four stages of drug coverage” located further on in this booklet).

Know your drug plan - continued

How to find if your drugs (or an acceptable alternative) are covered and what they'll cost:



- Visit <https://shop.anthem.com/medicare/ca>
 1. Scroll to the *Useful Tools* section and choose the tab labeled **Find Your Covered Drugs**.
 2. Enter your ZIP code, county and beginning coverage date; then select **Continue**.
 3. Enter the name of your drug, dosage, quantity and refill frequency, and select **Add Drug**.
 4. Select your pharmacy.
 5. Select **View All Plans**.
 6. Make sure to choose **Show drug cost details** to view what tier your drugs are in, specific costs and coverage details.
- You can also call us at the number on page 2 to get a copy of the *Formulary*.

Can I use any pharmacy to fill my covered prescriptions?

To get the best savings on your covered Part D drugs, you must generally use a pharmacy in our plan. You may get your covered drugs from pharmacies that are **not** in our plan, but only when you are unable to get your prescription drugs from a pharmacy that **is** in our plan.

Know your drug plan - continued



Save even more money at pharmacies with preferred cost sharing

To help you save even more money on your covered drugs, we work with certain pharmacies (*preferred pharmacies*) to further reduce costs. At preferred pharmacies, your copays and share of the cost may be lower than pharmacies with standard cost sharing. You can use a preferred pharmacy or a pharmacy with standard cost sharing; the choice is yours.

Preferred pharmacies include: Albertsons/Safeway, Bartell Drugs, CVS Pharmacy, Costco, Giant Eagle Pharmacy, Harris Teeter Pharmacy, H-E-B PHARMACY, Kinney Drugs, Kroger, Publix, Roundy's, Walmart and more than 5,000 independent pharmacies.

To find a pharmacy in our plan, see our online *Pharmacy Directory* on our website at <https://shop.anthem.com/medicare/ca> (under *Useful Tools*, select **Find a Pharmacy**, and enter your location and search details).

Preferred pharmacies are indicated above the pharmacy name. Or you can give us a call and we'll send you a copy.



Don't miss out on some “Extra Help”¹

If you qualify for **Medicare’s “Extra Help,”** you can get help with paying your drug plan’s monthly payment (premium), yearly deductible, coinsurance and copays for covered prescription drugs. Plus:

- The coverage gap stage will not apply to you.
- There are no late enrollment penalties.

¹You can't get Medicare Coverage Gap Discounts on brand-name drugs if you receive “Extra Help.”



To find out if you qualify for “Extra Help,” call:

- 1-800-MEDICARE/1-800-633-4227** (TTY: **1-877-486-2048**)
24 hours a day/7 days a week
- The Social Security Administration at **1-800-772-1213**
(TTY: **1-800-325-0778**) between 7 a.m. and 7 p.m.
Monday through Friday
- Your state Medicaid office, or
- Our helpful representatives at **1-866-892-5340**

Summary of 2021 prescription drug coverage



Ways to save

- You can save money on your prescription drugs by choosing generic drugs on drug Tiers 1 & 2, when available.
- You may save money if you go to a preferred cost-sharing pharmacy. To find a pharmacy in our plan:
 - Visit <https://shop.anthem.com/medicare/ca> (under *Useful Tools*, select **Find a Pharmacy**, and enter your location and search details). Preferred pharmacies are indicated above the pharmacy name.
 - Give us a call and we will send you a copy of the Pharmacy Directory.

Anthem Blue Cross MediBlue Rx Standard (PDP)	Anthem Blue Cross MediBlue Rx Plus (PDP)	Anthem Blue Cross MediBlue Rx Enhanced (PDP)
How much is my premium (monthly payment)?		
\$ 84.20 per month	\$ 79.90 per month	\$ 26.10 per month

You must continue to pay your Medicare Part B premium.

Stage 1: How much is my deductible?		
\$ 390.00 per year for Part D prescription drugs.	This plan does not have a Part D deductible.	\$ 300.00 per year for Part D prescription drugs. Drugs listed on Tier 3: Preferred Brand, Tier 4: Non-Preferred Drug and Tier 5: Specialty Tier are included in the Part D deductible.

Stage 2: Initial Coverage		
After you pay your yearly deductible (if your plan has one), you pay the amount listed in the table on the following pages, until your total yearly drug costs reach \$4,130 . Total yearly drug costs are the total drug costs paid by both you and our Part D plan.	After you pay your yearly deductible (if your plan has one), you pay the amount listed in the table on the following pages, until your total yearly drug costs reach \$4,130 . Total yearly drug costs are the total drug costs paid by both you and our Part D plan.	After you pay your yearly deductible (if your plan has one), you pay the amount listed in the table on the following pages, until your total yearly drug costs reach \$4,130 . Total yearly drug costs are the total drug costs paid by both you and our Part D plan.

You may get your covered drugs at retail pharmacies and mail-order pharmacies in our plan. If you live in a long-term care facility, you pay the same as at a standard retail pharmacy.

If you qualify for low-income subsidy (LIS), also known as Medicare's "Extra Help" program, the amount you pay may be different in this Stage.

Stage 2: Initial Coverage			
Cost Sharing	Anthem Blue Cross MediBlue Rx Standard (PDP)	Anthem Blue Cross MediBlue Rx Plus (PDP)	Anthem Blue Cross MediBlue Rx Enhanced (PDP)
Tier 1: Preferred Generic			
Preferred retail one-month supply	\$1.00	\$1.00	\$0.00*
Standard retail one-month supply	\$6.00	\$15.00	\$5.00*
Mail order three-month supply	\$3.00	\$3.00	\$0.00*
Tier 2: Generic			
Preferred retail one-month supply	\$2.00	\$3.00	\$2.00*
Standard retail one-month supply	\$7.00	\$20.00	\$7.00*
Mail order three-month supply	\$6.00	\$9.00	\$6.00*

Stage 2: Initial Coverage

Cost Sharing	Anthem Blue Cross MediBlue Rx Standard (PDP)	Anthem Blue Cross MediBlue Rx Plus (PDP)	Anthem Blue Cross MediBlue Rx Enhanced (PDP)
Tier 3: Preferred Brand			
Preferred retail one-month supply	\$32.00	\$43.00	20%
Standard retail one-month supply	\$37.00	\$47.00	22%
Mail order three-month supply	\$96.00	\$129.00	20%
Tier 4: Non-Preferred Drug			
Preferred retail one-month supply	27%	45%	39%
Standard retail one-month supply	29%	50%	42%
Mail order three-month supply	27%	45%	39%
Tier 5: Specialty Tier			
Preferred retail one-month supply	25%	33%	26%
Standard retail one-month supply	25%	33%	26%
Mail order one-month supply	25%	33%	26%

*Your deductible will not apply for these drugs.

Stage 3: Coverage Gap		
Anthem Blue Cross MediBlue Rx Standard (PDP)	Anthem Blue Cross MediBlue Rx Plus (PDP)	Anthem Blue Cross MediBlue Rx Enhanced (PDP)
<p>You pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$6,550, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>	<p>You pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$6,550, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>	<p>For drugs on Tier 1, Tier 2 you pay the same cost-sharing that is listed in Stage 2 above. For all other drugs, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$6,550, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>

Stage 4: Catastrophic Coverage

Anthem Blue Cross MediBlue Rx Standard (PDP)	Anthem Blue Cross MediBlue Rx Plus (PDP)	Anthem Blue Cross MediBlue Rx Enhanced (PDP)
<p>After your yearly out-of-pocket drug costs (including drugs purchased through mail order and your retail pharmacy) reach \$6,550, you pay the greater of:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 5% of the cost, or <input type="checkbox"/> \$3.70 copay for generic (including brand name drugs treated as generic) and a \$9.20 copay for all other drugs. 	<p>After your yearly out-of-pocket drug costs (including drugs purchased through mail order and your retail pharmacy) reach \$6,550, you pay the greater of:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 5% of the cost, or <input type="checkbox"/> \$3.70 copay for generic (including brand name drugs treated as generic) and a \$9.20 copay for all other drugs. 	<p>After your yearly out-of-pocket drug costs (including drugs purchased through mail order and your retail pharmacy) reach \$6,550, you pay the greater of:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 5% of the cost, or <input type="checkbox"/> \$3.70 copay for generic (including brand name drugs treated as generic) and a \$9.20 copay for all other drugs.

Understanding Medicare - The four stages of drug coverage

This page is for educational purposes. To understand your plan’s specific coverage for each of the stages, see the *Summary of 2021 prescription drug coverage* section of this Summary of Benefits.



Stage 1	Stage 2	Stage 3	Stage 4
<p>Deductible</p>	<p>Initial Coverage</p>	<p>Coverage Gap</p>	<p>Catastrophic Coverage</p>
<p>If you have a deductible, you will pay 100% of your drug cost until you meet your deductible.</p> <p>If you have no deductible, or if a specific drug tier does not apply to the deductible, you will skip to Stage 2.</p>	<p>You will pay a copay or a percentage of the cost, and your plan pays the rest for your covered drugs.</p>	<p>In this stage, you pay a greater share of the costs. It begins after you and your plan have paid a certain amount on covered drugs during Stages 1 and 2 (this can vary by plan). See <i>Stage 2: Initial Coverage</i> in the prescription drug coverage section of this Summary of Benefits for the exact amount.</p> <p>After you enter the coverage gap, you pay a percentage of the plan’s cost for covered brand-name drugs and/or covered generic drugs until your costs total \$6,550.</p> <p>Some plans have extra coverage. See the <i>Stage 3: Coverage Gap</i> section for more details.</p>	<p>In this stage, after your yearly out-of-pocket drug costs (including drugs purchased through mail order and your retail pharmacy) reach \$6,550, the plan pays most, or in some cases all, of the cost of your covered Part D prescription drugs. This stage lasts until the end of the plan year.</p> <p>See the <i>Stage 4: Catastrophic Coverage</i> section for what you pay with this plan.</p>
<p>Which coverage stage am I in?</p> <p>You will get an Explanation of Benefits (EOB) each month you fill a prescription. It will show which coverage stage you're in and how close you are to entering the next one.</p>			

Understanding Medicare - When you can enroll

Initial coverage period



You can sign up for a Medicare Advantage or Part D plan when you are first eligible for Medicare. Your initial enrollment phase is a 7-month period that includes the 3 months before you turn 65, the month you turn 65 and the 3 months after you turn 65.

Annual election period - October 15 to December 7



This is the time frame each year that you can enroll in or change your Medicare Advantage or Part D plan. You may also switch to Original Medicare (Parts A and B). New coverage begins January 1 of each year, after you've enrolled.

Open enrollment period - January 1 to March 31



If you're enrolled in a Medicare Advantage Prescription Drug (MA-PD) plan, and you're switching to Original Medicare, you can enroll in a Part D plan during this time.

Special enrollment period



You can sign up for a Medicare Advantage or Part D plan outside of the time frames above if certain events occur in your life or if you're eligible for low-income subsidy (also called "Extra Help").

How can I learn more about Medicare?

Medicare & You - a helpful tool

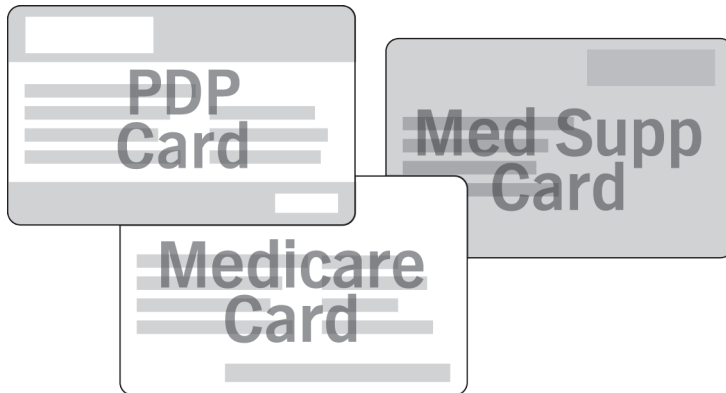


We strongly recommend you obtain a copy of the official U.S. government's *Medicare & You* handbook to get the answers to all of your questions about Medicare. If you do not have a copy, you can view it online at www.medicare.gov or call Medicare for a copy at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users can call **1-877-486-2048**.

Understanding Medicare - ID cards

The Medicare plan option you choose will determine the plan ID card or cards you will need to carry with you at all times.




If you choose one of our Prescription Drug Plans (PDP):



Your PDP card is used for obtaining your prescriptions. You will need to carry another card to obtain your medical benefits, depending on what kind of medical coverage you have. (For example, your Medicare Supplement plan card, or your Medicare card.)

Avoid late-enrollment penalties

It's important to enroll in a Medicare plan when you're first eligible. If you don't, you may have to pay the following penalties:

-  **Medicare Part A:** Your monthly premium, if you have one, may increase by 10% per year for twice the number of years you could have had Part A but didn't sign up.
-  **Medicare Part B:** Your monthly premium may increase 10% for each 12-month period that you could have had Part B but didn't sign up. You'll have to pay this penalty for as long as you have Part B.
-  **Medicare Part D:** If you don't sign up when you're first eligible, you may have to pay this penalty for as long as you are enrolled in Part D, and it may increase every year. (You may not have to pay if you receive "Extra Help" or can provide proof of other creditable coverage.)

Anthem Blue Cross Life and Health Insurance Company is a PDP plan with a Medicare contract. Enrollment in Anthem Blue Cross Life and Health Insurance Company depends on contract renewal.

Anthem Blue Cross Life and Health Insurance Company is an independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Anthem / Anthem or Blue KC in Missouri - S5596 2021 Medicare Star Ratings

Every year, Medicare evaluates plans based on a 5-star rating system. Medicare Star Ratings help you know how good a job our plan is doing. You can use these Star Ratings to compare our plan's performance to other plans. The two main types of Star Ratings are:

1. An Overall Star Rating that combines all of our plan's scores.
2. Summary Star Rating that focus on our medical or our prescription drug services.

Some of the areas Medicare reviews for these ratings include:

- How our members rate our plan's services and care;
- How well our doctors detect illnesses and keep members healthy;
- How well our plan helps our members use recommended and safe prescription medications.

For 2021, Anthem / Anthem or Blue KC in Missouri received the following Overall Star Rating from Medicare.



3.5 Stars

We received the following Summary Star Rating for Anthem / Anthem or Blue KC in Missouri's health/drug plan services:

Health Plan Services: Not Offered



Drug Plan Services: 3.5 Stars

The number of stars shows how well our plan performs.

★★★★★	5 stars - excellent
★★★★	4 stars - above average
★★★	3 stars - average
★★	2 stars - below average
★	1 star - poor

Learn more about our plan and how we are different from other plans at www.medicare.gov.

You may also contact us at 1-866-892-5340 (toll-free) or 711 (TTY), 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Current members please call 1-800-928-6201 (toll-free) or 711 (TTY).

Star Ratings are based on 5 Stars. Star Ratings are assessed each year and may change from one year to the next.

Anthem Blue Cross Life and Health Insurance Company is a PDP plan with a Medicare contract. Enrollment in Anthem Blue Cross Life and Health Insurance Company depends on contract renewal.

Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at **1-866-892-5340** TTY: **711**, 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

Understanding the Benefits

- Review the full list of benefits found in the Evidence of Coverage (EOC). Visit <https://shop.anthem.com/medicare/ca> or call **1-866-892-5340** to view a copy of the EOC.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2022.