



Connecticut | Massachusetts  
Rhode Island | Vermont

Blue MedicareRx (PDP)

# 2025 PLAN UPDATES

Important news and  
information for Medicare  
prescription drug members



Top-rated and  
affordable coverage  
to fit your needs.



Independent Licensees of the Blue Cross and Blue Shield Association.

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# PLAN FEATURES FOR 2025

## We've got you covered

Whether you pick up your medications at a network pharmacy or have them delivered to your home using the mail service pharmacy, you probably have questions. We're here with all the answers. We're committed to providing you with the support you need, access to care, and quality coverage. And this year, we've worked to bring you affordable premiums and copays where we can, like lowering the monthly premium on our Blue MedicareRx Value Plus plan.

Thank you for being a valued member.

## SAVE ON YOUR PRESCRIPTION DRUGS

Pay less for your medications when you fill them at network pharmacies that offer preferred cost sharing.

	Tier 1 Preferred generic	Tier 2 Generic <sup>1</sup>	Tier 3 Preferred brand <sup>1</sup>	Tier 4 Non-preferred drug <sup>1</sup>	Tier 5 Specialty tier <sup>1</sup>
<b>Blue MedicareRx Value Plus – \$49.60 Monthly Premium</b>					
Preferred cost sharing for 30-day retail supply	\$1	\$5	22%	35%	25%
Standard cost sharing for 30-day retail supply	\$6	\$10	25%	35%	25%
Your savings	Save \$5	Save \$5	Save 3%		
<b>Blue MedicareRx Premier – \$190.80 Monthly Premium</b>					
Preferred cost sharing for 30-day retail supply	\$1	\$7	\$30	35%	33%
Standard cost sharing for 30-day retail supply	\$6	\$12	\$40	44%	33%
Your savings	Save \$5	Save \$5	Save \$10	Save 9%	

1 Blue MedicareRx Prescription Drug Plan

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# 60,000+

Pharmacies  
in our network<sup>2</sup>

Retail, long-term care,  
home-infusion, Indian health/tribal,  
and mail service pharmacies



# 20,000+

Preferred  
cost-sharing  
pharmacies

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## PHARMACIES THAT OFFER PREFERRED COST SHARING

Our retail pharmacy network<sup>3</sup> includes many independent, community-based, and chain pharmacies that offer preferred cost sharing for Blue MedicareRx members, including:



**To find a retail pharmacy that offers standard or preferred cost sharing, use the Pharmacy Locator tool at [rxmedicareplans.com](https://rxmedicareplans.com).**

1. For Blue MedicareRx Value Plus, a deductible applies to Tiers 2, 3, 4, and 5.
2. Retail pharmacies may be added or removed throughout the year. For a current listing of pharmacies in your area, you can search our online directory at [rxmedicareplans.com](https://rxmedicareplans.com).
3. Other pharmacies are available in our network.

# SAVE TIME & MONEY ON YOUR PRESCRIPTIONS – WITHOUT LEAVING HOME



Safe



Convenient



Affordable

With the mail service pharmacy, you can have your prescriptions delivered right to your door, or anywhere you choose, including any of your favorite vacation spots. No need to go to the pharmacy.



Our prescription drug plans earned a four out of five Overall Star Rating<sup>4</sup> for 2024 from the Centers for Medicare and Medicaid Services (CMS).

4. Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next. Star Ratings can be found at [medicare.gov](https://www.medicare.gov).



# PLAN FEATURES FOR 2025

## Save even more when you use the mail service pharmacy

You can get your prescription medications shipped to your home from CVS Caremark® through our network's mail service delivery program. For even more convenience, you can sign up for the automatic refill program, so you don't need to re-order every time your prescription runs out. Typically, you can expect your prescriptions to arrive within 10 calendar days of the mail service pharmacy receiving your order.

90-day mail service Tier 1 copays are the same as 30-day preferred retail copays for both Blue MedicareRx Value Plus (\$1) and Blue MedicareRx Premier (\$1) members.

### Blue MedicareRx Value Plus (Tier 1)

**\$1**

- 90-day mail service copay
- 30-day preferred retail copay

### Blue MedicareRx Premier (Tier 1)

**\$1**

- 90-day mail service copay
- 30-day preferred retail copay

### Contact us:

#### Connecticut residents:

**1-866-832-9702 (TTY: 711)**  
24 hours a day, 7 days a week

#### Massachusetts residents:

**1-800-678-2265 (TTY: 711)**  
10/1-3/31, 8:00 a.m. to 8:00 p.m. ET, 7 days a week;  
4/1-9/30, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday

#### Rhode Island residents:

**1-800-505-2583 (TTY: 711)**  
10/1-3/31, 8:00 a.m. to 8:00 p.m. ET, 7 days a week;  
4/1-9/30, 8:00 a.m. to 8:00 p.m. ET, Monday through  
Friday. You can use our automated answering system  
outside of these hours.

#### Vermont residents:

**1-888-496-4178 (TTY: 711)**  
24 hours a day, 7 days a week

[rxmedicareplans.com](https://rxmedicareplans.com)

# KEEPING YOU IN THE KNOW

We always want to keep you well informed about any changes that could affect your Medicare plan, including updates mandated by the Inflation Reduction Act (IRA).

**These changes will take effect on January 1, 2025:**

Elimination of the Medicare coverage gap and introduction of a \$2,000 annual cap on prescription costs. Depending on your medications, the savings could really add up.

An option to stretch out your payments. If you have high drug costs and are likely to reach the \$2,000 annual cap early in the year, you'll be able to pay your out-of-pocket prescription costs in monthly installments.

# EVERYTHING YOU NEED TO KNOW ABOUT PART D

To learn more about how your Medicare Part D plan works, visit [rxmedicareplans.com](https://rxmedicareplans.com).

## You can:

- Get detailed cost-sharing information
- See which drugs are covered by your plan
- Access temporary ID cards
- See which pharmacies are in your network, and which ones offer preferred cost sharing



**TAKE CONTROL OF YOUR COVERAGE**

Visit [rxmedicareplans.com](https://rxmedicareplans.com) today.

# SAVE WITH **RxSAVINGS PLUS**

Now you can get discounts on select prescription medications not covered by your Part D plan with the RxSavings Plus program for Medicare.\* Simply present your prescription, your current member ID card, and CVS Caremark plan ID card at the pharmacy counter at participating CVS network pharmacies and you may be offered a discount on select non-covered medications.

There is no cost to take part in this program, and no additional card or enrollment is needed. Examples of non-covered drugs include antihistamines, cough, cold, and allergy medications, dermatologicals, laxatives, multivitamins, and minerals.

## GET WEEKLY SAVINGS AT CVS

**Use your CVS Pharmacy<sup>®</sup> ExtraCare<sup>®</sup> card every time you shop, and save 20% on eligible products.\*\* If you've misplaced your ExtraCare card and need another one, call Customer Care.**

\*The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they aren't subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Blue MedicareRx grievance process.

\*\*The 20% discount is restricted to items purchased for the health care of the cardholder, spouse, or dependents, and applies to regularly priced CVS Pharmacy brand health-related items valued at \$1 or more. Excludes prescriptions, alcohol, lottery, postage stamps, gift cards, money orders, prepaid cards, and photo finishing, and isn't valid on other items reimbursed by a governmental program. Plan restrictions may apply. Check with your plan for more details.



**MEMBERSHIP  
PERK: SAVE  
20%**

# IMPORTANT INFORMATION

## Annual formulary changes

Each January, the list of covered drugs (formulary) may change. We encourage you to closely review our Annual Notice of Change (ANOC) document you received last month. You can view the most current formulary at [rxmedicareplans.com/Documents](https://rxmedicareplans.com/Documents). If you have any questions or concerns, call us at the number on page 4.

## Medicare's Extra Help program

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 co-insurance. Additionally, those who qualify won't have a late enrollment penalty. Many people are eligible and don't even know it.

**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**

**1-800-772-1213**  
from 8:00 a.m. to 7:00 p.m., Monday through Friday.  
Automated messages are available 24 hours a day.  
TTY users should call: **1-800-325-0778**

**Your state Medicaid office** (for an application)

## State Pharmaceutical Assistance Program

Many states have programs called State Pharmaceutical Assistance Programs (SPAPs), which help people pay for prescription drugs based on their financial need, age, or medical condition.

**To learn more about the program,  
call your State Pharmaceutical  
Assistance Program:**

### **Connecticut:**

A full-service SPAP is not available in this state.

### **Massachusetts:**

**1-800-243-4636**

### **Rhode Island:**

**1-401-462-3000**

### **Vermont:**

**1-800-250-8427**

# TIPS FOR MANAGING YOUR MEDICATIONS

## How to take your medication safely

Use these tips to better understand the medications you're taking, how to use them, and the risks you may face.



If your doctor prescribes a medication for you, find out as much as you can about the medication, including how to take it properly.



Make sure to show your member ID card every time you're at the pharmacy. This allows your pharmacists to perform safety checks against unsafe drug interactions. Use the same pharmacy to aid in these checks.



Some medications should be used with caution by patients over the age of 65. Talk to your doctor about side effects and safer alternatives.

## How to report suspicious or fraudulent prescription drug activity

Detecting and preventing prescription drug fraud, waste, and abuse is a group effort. Blue MedicareRx encourages members to report any suspected fraudulent activities. All reports are treated as confidential and will be investigated. To make a report, or if you have questions or are unsure whether a situation really involves fraud, waste, or abuse, please contact us.

**To learn more about the program, call the Fraud, Waste, and Abuse Hotline:**

### Phone

1-888-727-0504

(TTY/TDD: 711) 24 hours a day, 7 days a week

### Fax

1-480-314-6974

### Email

[ComprehensiveFWA@CVSHealth.com](mailto:ComprehensiveFWA@CVSHealth.com)



## ALWAYS TALK TO YOUR DOCTOR

**Before taking any over-the-counter supplements or medicine, talk to your doctor first about what is safe for you.**



## ENJOY GREAT SERVICE AND SUPPORT

Through Blue MedicareRx, our prescription drug coverage is backed by the Blue Cross Blue Shield brand and our long-standing history of offering you high-quality service and support.

CaremarkPCS Health, LLC (“CVS Caremark”) is an independent company that has been contracted to administer pharmacy benefits and provide certain pharmacy services for Anthem Insurance Companies, Inc., Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont who are the legal entities which have contracted as a joint enterprise with the Centers for Medicare & Medicaid Services (CMS) and are the risk-bearing entities for Blue MedicareRx (PDP) plans. Anthem Insurance Companies, Inc., Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont are Independent Licensees of the Blue Cross and Blue Shield Association®, SM, TM Registered and Service Marks and Trademarks are property of their respective owners. © 2024 All Rights Reserved.

Coverage is available to residents of the service area or members of an employer or union group, and separately issued by one of the following plans: Anthem Blue Cross® and Blue Shield® of Connecticut, Blue Cross Blue Shield of Massachusetts, Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont.

Anthem Insurance Companies, Inc., Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont are the legal entities which have contracted as a joint enterprise with the Centers for Medicare & Medicaid Services (CMS) and are the risk-bearing entities for Blue MedicareRx (PDP) plans. The joint enterprise is a Medicare-approved Part D Sponsor. Enrollment in Blue MedicareRx (PDP) depends on contract renewal.

Blue MedicareRx complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

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## IMPORTANT PLAN INFORMATION

2025 news and information  
for our Medicare Part D  
plan members



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Blue MedicareRx (PDP)

## 2025 NEWS AND INFORMATION FOR OUR MEDICARE PART D PLAN MEMBERS

What's new for 2025?

- Coverage gap elimination
- Introduction of annual cap on prescription costs
- New payment plan options

