

WELCOME!

DEAR VALUED CUSTOMER,

Imagine you're planning a trip. Ask yourself: Where do you want to go? Who will be traveling with you? What do you want to do when you arrive at your destination? Creating the perfect itinerary takes time, but it also ensures a pleasant, safe and satisfying experience. The same is true when planning your journey to better health. That's why we created this Highmark Passport for you.

Your Highmark Passport is a valuable tool for helping you manage your health and for getting the most from your Highmark Medicare Advantage Plan. You may choose to share the Highmark Passport with your doctors, family members and other trusted advisors who support you in making health-related decisions.

Throughout the year, we'll be sending you additional information to add to your Highmark Passport, customized to your specific needs and conditions. Your Highmark Passport will help you keep everything organized in one handy, convenient place. And we want you to think of the Highmark team as your travel companion, here to help you make smart choices, keep your health care costs as low as possible and guide you in the right direction.

We also want to hear from you any time you have a question or concern. Please call the toll-free Customer Service/TTY number on the back of your Highmark Member ID card. Our representatives welcome your calls and are available to assist you seven days a week, from 8:00 am to 8:00 pm EST.

When it comes to your health care, you don't have to go it alone. Highmark will be by your side. We'll help you to be informed and educated, provide you with opportunities to save time and money, and stay connected with you along your journey. That's our promise.

Thank you for being a Highmark customer and, most of all, for trusting us to help care for you.

Sincerely,

A handwritten signature in black ink, appearing to read "Barbara B. Gray".

Barbara B. Gray
Senior Vice President
Senior Markets

NS_15_0019

Highmark Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

THE
**HIGHMARK
PASSPORT**

YOUR JOURNEY
TO BETTER HEALTH



WELCOME!

BE INFORMED. SAVE TIME AND MONEY. STAY CONNECTED.

Your Highmark Passport was designed to help you on your journey to better health, and we're here to be your trusted travel companions. We want you to have the confidence and security that comes from knowing that you don't have to navigate this journey alone. Before you start using your Highmark Passport, here are a few things to remember:



- ▶ **This is your Passport.** It has valuable information to help you plan for 2015. Throughout the year, add the materials that we send you, plus anything else related to your health and well-being. In the last section, write down your important information and any questions or concerns you may have. You may find it valuable to take your Highmark Passport along to all your doctor appointments.
- ▶ In fact, to start the year off strong, please **schedule your annual wellness visit** now. Turn to the Health and Well-being section to learn about the importance of this visit and how it differs from an annual physical exam and a Highmark House Call.
- ▶ Complete your annual wellness visit before June 30 and earn a \$25 reward through our new **Highmark Passport Rewards** program. It's a powerful program that rewards you for taking the right steps to better health and well-being. You will receive a separate mailing describing how your annual wellness visit opens the door to additional reward opportunities.
- ▶ In April, you'll receive a **Personal Care Plan** developed just for you, outlining steps specific to your unique needs. Be sure to add your Personal Care Plan to your Highmark Passport.

Thank you for being a Highmark customer. We sincerely hope that your Highmark Passport will simplify your life and help you experience the full value of your Highmark Medicare Advantage Plan now and for years to come.

H3957_H3916_H5106_15_0034 Accepted





FIRST STOP



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PLAN BASICS
BE INFORMED



Stay Connected
Customer Service
7 Days A Week

RIGHT CARE

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STAY HEALTHIER
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Informed
THANK YOU
Connected

Get Moving
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**Personal
Care Plan**

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Health Coach
Blues On Call
One-on-One Support



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THE BASICS

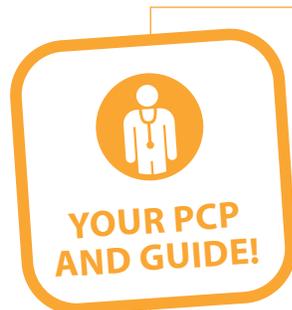
We want to help you start your journey through the health care system this year with a good understanding of your Highmark Medicare Advantage Plan benefits. To get the most out of your plan, let's start with the basics. In this section, we highlight some important information and key features. Remember, you can always find more details about a specific topic in your Evidence of Coverage (EOC) booklet or your Medical Benefits chart, depending on your plan, or by calling Customer Service. We're here to help!

KEEP YOUR MEMBER ID HANDY

Having your important health information in one place can make life a little easier. Putting the information from your Highmark Member ID card by the sample card in the Help On Your Journey section is a good place to start. And keep this guide in a convenient place so you'll have your Member ID number handy when you contact us. Keep your Member ID card in your wallet because you'll need to show it each time you visit a health care provider or get a prescription filled at a pharmacy. But don't worry—if you don't have your Member ID card with you, we've still got you covered!

YOUR PRIMARY CARE PHYSICIAN (PCP)

Having a primary care physician (PCP) is important to getting great care and helping keep your medical expenses down. A PCP can be a family physician, general practitioner, internal medicine physician, physician assistant or nurse practitioner. We encourage you to have one on record with Highmark so we can support your PCP in helping you to stay well and manage any health conditions. Each year, review your PCP information and let us know if there are any changes.



Your PCP is, in a way, your knowledgeable tour guide. This is the care provider who knows your current health as well as your medical history—someone who you feel comfortable discussing all of your health care needs with and who you trust for guidance.

If you don't have a PCP or you want to make a change, we can help. Call the Customer Service number on your Member ID card or go to the website shown and select "Find a Doctor or Rx." You'll also find a complete list of providers in your Highmark Provider Directory.

COPAYS VERSUS COINSURANCE

In addition to your monthly premium, if applicable, you may be responsible for additional costs, including copays (short for copayments) and coinsurance. Here's the difference between the two:



Copays are fixed amounts that you pay when you visit a doctor, specialist, retail clinic, urgent care center or ER, and when you have a prescription filled. Your Highmark plan covers the rest of the cost. Copay amounts depend on the type and place of service, and are shown on your Member ID card. Copays are not a percentage of the cost of services, as with coinsurance.

Coinsurance is the percentage of the cost of medical services that you are responsible for paying. The specific amount you pay will be different depending on the cost of the service. You typically pay coinsurance for durable medical equipment, like wheelchairs and walkers, and diabetic testing supplies. Considering that the cost for some supplies and services may be different depending on where you receive them, it pays to shop around. Because the lower the cost, the less you will have to pay.

Remember, many services like your annual wellness visit and physical exam are fully covered, so you should take advantage of those benefits since there is no additional copay or coinsurance cost.



Did you know that when people treat oral health as a key piece of wellness, their overall health care costs and hospital admissions go down?

BENEFITS YOU MAY NOT KNOW YOU HAVE!

As you know, your Highmark Medicare Advantage Plan provides comprehensive benefits to get and keep you well. Following are a few benefits that you may not know you have. For more details, see your EOC booklet or Medical Benefits chart, depending on your plan, or call Customer Service.



Dental—All Highmark Medicare Advantage Plans now have routine dental coverage, including an annual exam and x-rays. Routine dental care helps prevent and respond to problems early, before they develop into more complex and expensive ones.



Vision—You have annual routine vision benefits, including coverage for eyeglasses and contact lenses, and a fully covered annual vision exam.



Hearing—Routine hearing services, including an annual exam, are part of your plan, with a hearing aid allowance every three years.



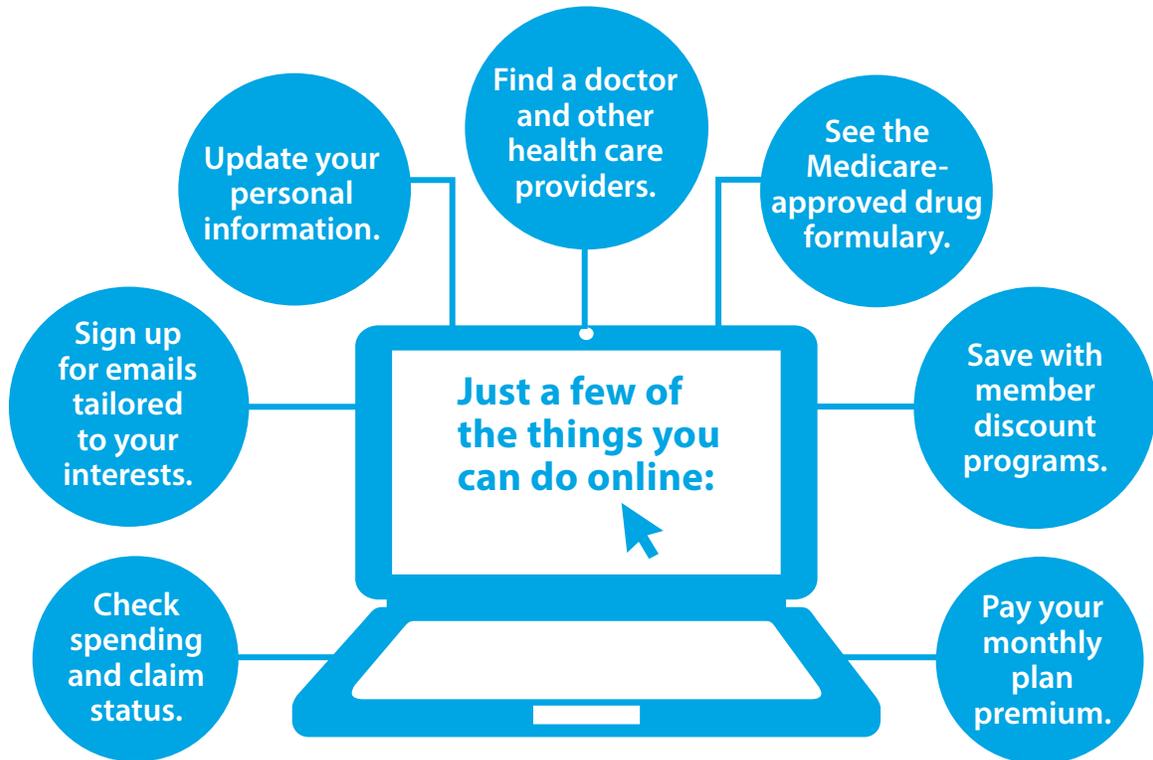
Transportation—If you use a wheelchair and need transportation to your doctor and other medical appointments, we'll provide transportation for you in a van equipped for wheelchairs.



Did you know that one in three Americans nationwide is covered by a Blue Cross Blue Shield Association health plan? And 76 percent of Fortune 500 companies trust the Blue Cross Blue Shield Association with their health coverage?¹

GET MORE EXTRAS ONLINE

One of the easiest ways to better understand and take advantage of your plan's benefits is to log in to www.highmarkblueshield.com/medicare. Your member website gives you 24/7 access to information and puts a wealth of resources at your fingertips.



If you haven't yet registered and logged in to our site:

- Go to www.highmarkblueshield.com/medicare and enter the requested information.
- Choose a login ID and password and select a security question and answer.
- Next, choose to have your Personal Identification Number (PIN) emailed or mailed to you. Your PIN is a security measure that protects your private account information. You only need to enter it once to set up your account. After that, you will only need to use your ID and password.
- When you get your PIN, log in with your ID and password and enter your PIN.
- When confirmed, you will be able to view all the features of the website, including your health plan benefits, claims and spending, wellness resources and other important information.



To get the most out of your journey, follow our Senior Health board on Pinterest for health and well-being tips: www.pinterest.com/highmark/senior-health.



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**Medicare
Star Ratings**

SAVE TIME & MONEY

Your Highmark Medicare Advantage Plan offers you benefits and programs to help you stay on course for healthy living. But did you know that many of these benefits were designed to save you money, too? In this section, we give you time-saving tips and explain how the cost of health care differs depending on where you receive it. Knowing this in advance will allow you and your doctor to make smart decisions that will keep your costs down without compromising care. For more details, please see your EOC booklet or Medical Benefits chart, depending on your plan, or call Customer Service.



One in three Americans has high cholesterol. High cholesterol doesn't show symptoms, but it does raise your risk for heart disease and stroke. Don't wait. Schedule your cholesterol screening.

CHOOSE OUTPATIENT LAB SERVICES

For most Highmark Medicare Advantage Plans, where you have lab tests performed will make a difference in your copay (if applicable). If you have your tests done in your doctor's office or at a freestanding outpatient lab, such as Quest Diagnostics®, you will be charged a lower copay than if your lab tests are performed in a hospital outpatient lab.

WHEN TO VISIT A RETAIL CLINIC, URGENT CARE OR ER

If you need medical attention when your doctor's office is closed or if you can't get an appointment immediately, you can go to a retail clinic, urgent care center or hospital emergency room (ER). Each offers a different level of care, and knowing in advance where to go can save you money. You'll pay a lower copay if you receive care at a retail clinic versus an urgent care center. You'll pay the highest copay at the ER.

Did you get your pneumonia shot? Older adults catch pneumonia two to three times more often than younger people. Talk with your doctor about this one-time shot.



Retail clinics are staffed by nurses and nurse practitioners and are usually located in pharmacies, like the CVS MinuteClinic®. This lower cost option is a good choice for things like:

- Vaccinations
- Basic tests
- Health issues such as coughs, colds, sore throats and ear infections



Urgent care centers have doctors onsite for more serious issues. These clinics, like MedExpress®, can provide the same services as retail clinics and more, including:

- Stitches
- Sprains, strains and dislocations
- X-rays
- Lab tests beyond those provided at retail clinics



Emergency rooms are the highest cost option, but offer the highest level of care with teams of doctors and nurses on staff. If needed, you can be admitted to the hospital from the ER. If you believe your condition is life threatening, always call 911.



The quickest route to the ER? Whenever you have a life-threatening emergency, call 911 to get to the ER immediately. It's one decision you shouldn't think twice about making as you travel along life's sometimes-bumpy road!

OUTPATIENT SURGERY FACILITIES

Outpatient surgery doesn't always have to be performed in a hospital setting. For most Highmark Medicare Advantage Plans, a freestanding ambulatory surgical center is a lower cost option if you won't require hospitalization after surgery.

STAY WELL WITH PREVENTIVE CARE

Another way you can save money is to take advantage of your plan's preventive care benefits. By getting routine exams, screenings and shots, you'll stay healthier and independent longer, and avoid or delay the onset of illness down the road. That can save you money in the long run. Even better, all Medicare preventive care benefits are fully covered so you have no out-of-pocket costs. You can learn more about Highmark's preventive services to stay healthy and well in the next section.



About 3 million Americans have glaucoma. But only about half know it! Schedule a glaucoma screening with your eye care provider because early treatment can prevent lasting damage.

OPT FOR AN EASY PREMIUM PAY OPTION

If you pay your premiums directly to Highmark and want to save time, simplify the process and save a little money too, one of the best ways to do so is with our convenient Easy Premium Pay options. Both options eliminate the hassle of writing checks and the costs of checks, envelopes and stamps. Plus, you don't have to worry about being late with your payment or having it lost in the mail.



Take the easy route! Choose an Easy Premium Pay option so you have one less thing to worry about when you actually are traveling or are away from home for an extended period!

Choose the Pay-It-Easy Option

Just like the name says, our Pay-It-Easy option makes it easy for you to pay your premium. With Pay-It-Easy, you can enjoy the convenience of having your premium payment automatically deducted from your checking account each month. You may already enjoy this convenient method for paying your electric, gas and credit card bills. To get started, you'll need to complete and submit the enrollment form located in the last section of your Highmark Passport.



Select the Online Payment Option

Our e-Bill option is available through our secure member website. Similar to our Pay-It-Easy program, our e-Bill option will automatically deduct your premium from your checking account. e-Bill allows you to make recurring payments or a one-time payment online. If you're temporarily away from home, e-Bill is an ideal way to keep your account up to date. To get started, see the directions in the box below. If you need help, call Highmark Web Services at **1-800-294-9568**, Monday through Friday, between 8 am and 7 pm EST. To sign up for e-Bill, you must be a registered member on the website. So if you haven't registered yet, see the directions in the Plan Basics section.

**SIGN UP FOR
E-BILL.
IT'S EASY!**

- After you log in, click on the Pay My Bill icon.
- Complete and submit the e-Bill registration.
- Follow the directions to make your payment.
- If your invoice isn't displayed, click Current Invoice and then Invoice History.
- Your payment must match the full invoice amount.

MANAGING YOUR PRESCRIPTION COSTS

We understand how the high cost of medications can put a strain on your budget, so below are some cost-saving alternatives that can help. And, remember to **always be sure to use your Highmark card**. That can save you even more by having access to Highmark's negotiated prices, which in most cases are the lowest available.

Generic Drugs. These will save you the most money because they usually cost between 30 and 80 percent less than brand-name drugs. They're FDA-approved and meet the same high standards for quality, strength, purity and stability.

Lower Cost Alternative Drugs. Ask your doctor if there's a drug that's equally effective to treat your condition and is more affordable. Log in to the website and select "Find a Doctor or Rx" to see the formulary list for possible drugs that will cost you less.

Extra Help. If you have limited income, you may qualify for a low-income subsidy to pay for drugs through Medicare's Extra Help program. To see if you qualify, contact Medicare at **1-800-633-4227** or TTY at **1-877-486-2048**, or the Social Security Administration at **1-800-772-1213** or TTY at **1-800-325-0778**.



Mail-order prescriptions save money! Filling regular prescriptions through a mail-order pharmacy is convenient and costs less. Typically, you can order a 90-day supply, which will cost less than getting a 30-day supply three times at a pharmacy. You can use our Express Scripts® service by logging in to the website or by calling Customer Service.



DESTINATION


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PREVENTION


PREVENTIVE STEPS EARN
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House Call
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**Medicare
Star Ratings**

HEALTH & WELL-BEING

As the saying goes, “When you have your health, you have everything.” And that’s why we’ve designed your plan to offer preventive care services that you should take advantage of on your journey to better health and well-being. Following are some of the key preventive care benefits that can help along the way.



ANNUAL WELLNESS VISIT, ANNUAL PHYSICAL AND HOUSE CALL PROGRAM

You may already get an annual physical, but are you also seeing your doctor for an annual wellness visit? Have you been invited to have a Highmark House Call? All three are fully covered by your plan. And while they may seem similar, and there is some overlap in services performed, they each serve a different purpose. Try to schedule your annual wellness visit and physical exam early in the year, so you’ll have time to act on any recommendations. And if you’re contacted to schedule a House Call, we encourage you to take advantage of this valuable service.

Save on nutrition counseling, diet programs and vitamin supplements. Visit our website to learn about the wide range of discounts available to you on health and wellness products and services.



**THINKING ABOUT
IMPROVING
YOUR DIET?**

Risk of falls increases with age. And falls can cause injuries that impact your health and independence. To minimize risk, fall-proof your home by removing throw rugs and obstacles, using night lights in rooms and hallways, and installing grab bars in your bathroom.



Annual Wellness Visit

You should have an annual wellness visit every year to ensure that you have a chance to review your health with your medical team and create a plan for better health throughout the year. While most office visits are about treatment, your annual wellness visit is about prevention. It's not a physical exam—it's a one-on-one discussion with your doctor to review your health from all angles, including physical and emotional. And it gives you and your doctor a valuable roadmap for the year. When scheduling with your doctor, be sure to say that you want an appointment for an annual wellness visit and not your annual physical.



Annual Physical Exam

It's important to have a physical exam each year to review your current health. During an annual physical exam, your doctor examines your body to determine if you are physically healthy. There is a limited focus on prevention during the physical exam. When you call your doctor's office, ask for a separate appointment for your annual physical exam.



House Call Program

You may be contacted to also have a free preventive health assessment right in the comfort of your own home through the Highmark House Call program. This doesn't replace your annual wellness visit, but it's a great opportunity to spend quality time with a health professional. If you have a House Call visit, you should continue to have one each year, just like your annual wellness visit and annual physical exam.

UNDERSTANDING THE DIFFERENCE AND THE IMPORTANCE

	 Annual Wellness Visit	 Annual Physical Exam	 House Call
Who you see	Your doctor	Your doctor	Licensed nurse practitioner or physician
When	Annually. Bonus: This earns you Passport Rewards!	Annually	Annually
Where	Physician's office	Physician's office	Your home
What occurs	<ul style="list-style-type: none"> • Review medical and family history • Discuss medications • Review potential health issues • Complete personal risk assessment, including a depression screening • Measure functional ability and level of safety • Measure height, weight and blood pressure • Review health screening schedule • Discuss lifestyle, health and wellness goals 	<ul style="list-style-type: none"> • Inspect your body visually • Feel parts of your body • Listen to sounds • Tap specific areas of your body • Check vital signs • Measure height, weight and blood pressure 	<ul style="list-style-type: none"> • Ensure that your medical history is up-to-date • Complete personal health assessment, including a depression screening • Review your medications • Answer your health-related questions • Assess your environment to identify potential safety risks and aids • Measure height, weight and blood pressure • Review health screening schedule
Why it's important	Prevention and planning with your doctor	Physical health and maintenance for you	Helps Highmark serve you better and ensures Highmark's records are complete and accurate
Your coverage	No charge	No charge for the exam; any tests ordered by your doctor are billed separately	No charge
How to schedule	Call your doctor's office; if you need help scheduling your appointment, call the number on the back of your Member ID card	Call your doctor's office; if you need help scheduling your appointment, call the number on the back of your Member ID card	Highmark will contact you to schedule a visit at your convenience

YOUR PERSONAL CARE PLAN AND TICKET TO REWARDS

We all want to be as healthy as possible and try to take care of ourselves. But sometimes we need extra help—a little encouragement and information. That's why Highmark will be sending a Personal Care Plan developed just for you, based on your unique needs. Your Personal Care Plan will have the specific actions you should take to most effectively manage your health. The steps in your Personal Care Plan will help screen for certain diseases, prevent illness, manage conditions you may already have, and keep you on track with preventive services. It's your roadmap to a healthier future.

And when you follow the steps outlined in your Personal Care Plan, you'll have an opportunity to earn Highmark Passport Rewards. Each step in your Personal Care Plan will take you closer to your rewards destination. Your ticket to entering this new, valuable program is completing your annual wellness visit.

Remember, when you call your doctor's office, ask for an annual wellness visit and make a separate appointment for your annual physical exam.



EARN PASSPORT REWARDS!

Completing your 2015 annual wellness visit is your entry ticket into our new Highmark Passport Rewards program. Don't miss out on future reward opportunities! Call for your annual wellness visit now. If it hasn't been a year since your last annual wellness visit, don't worry, you're still fully covered.



GET A HEALTH COACH WITH *BLUES ON CALL*™

If you ever have a question or concern about your health, medications or treatments, contact *Blues On Call* at **1-888-258-3428**. Our *Blues On Call* Health Coaches are available 24 hours a day, 7 days a week. These specially trained, registered nurses can:

<p>Advise you about a recent diagnosis, treatment options, lab tests or surgery.</p>	<p>Help you schedule and keep follow-up appointments.</p> 	<p>Ensure that you are taking medications properly.</p>
 <p>Recommend preventive screenings and immunizations.</p>	<p>Provide support for managing stress, losing weight, increasing exercise or quitting smoking.</p>	 <p>Answer medical questions and provide information.</p>

If you have a more serious or complex health issue, you'll be assigned a Case Manager who can coordinate care with your health care team.

Questions before 9 am or after 5 pm?
You can call *Blues On Call* anytime at **1-888-BLUE-428 (1-888-258-3428)** for confidential health information and support.



JOIN SILVERSNEAKERS® AND ENJOY LIFE MORE

Get fit, make friends and live a healthier, more active life with a free membership to the SilverSneakers Fitness program. You'll have access to over 12,000 participating facilities nationwide—with cardio and weight equipment, pools, saunas and exercise classes taught by certified senior fitness instructors. You can work out in a safe, friendly environment no matter what your fitness level, and even get a fitness plan for home or when you travel. If you aren't already taking advantage of this valuable program, please call **1-888-423-4632** or go to www.SilverSneakers.com.



Don't want to go to a gym? Stay on track with SilverSneakers FLEX™. Try SilverSneakers FLEX for walking groups and classes, like tai chi and yoga, offered by certified instructors at local parks and recreation centers. Or order a SilverSneakers Steps® kit on general fitness, strength, walking or yoga to use at home or when traveling.

Researchers have learned a lot about the amazing power of exercise. Their findings are clear—being active builds muscle, strength and bones. It lowers the risk for diabetes, heart disease, high blood pressure and some cancers. It helps your mood and how you feel about yourself. In other words, it's powerful medicine, so we encourage you to participate in a SilverSneakers program to make your journey even better. Over 100,000 Highmark Medicare Advantage Plan members have already taken advantage of this valuable benefit!

Every bit of exercise helps! Even short, 10-minute periods of activity throughout the day offer health benefits. If you haven't been exercising, start slowly and talk with your doctor about safe ways you can exercise.

REMEMBER!



SAFETY CHECK



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Free Preventive
House Call
Health Assessment

Medicare
Star Ratings

PRESCRIPTION DRUGS

Medications help us live longer, healthier lives. Fortunately, we live at a time when many health conditions can be treated or even prevented by taking medications. Knowing how to take your medications can help you live longer and maintain your quality of life. When medications are not used correctly, they can cause serious reactions or complications. Whenever possible, use the same pharmacy to fill your prescriptions so that your pharmacist and Highmark have a full record of what you're taking and can protect you from possible drug interactions.

CREATE A PERSONAL MEDICATION RECORD

The easiest way to manage your medications is to complete the Personal Medication Record included in the last section. Take your Personal Medication Record or your entire Highmark Passport with you each time you visit your doctor or any health care provider. Update your record regularly. It's especially important to update it when you are discharged from a hospital, as your medications may have changed. Make sure to discuss these changes with your doctor.



Did you know? As we age, certain medications pose a concern for patient safety and are associated with an increased risk of harm from side effects. Work with your doctor or pharmacist to review all of your prescription and over-the-counter medications. Your doctor or pharmacist will know if you are on a high-risk medication, and will have a discussion with you about safer alternatives.

SIMPLE TIPS FOR TAKING MEDICATIONS SAFELY



- Always show your Highmark Member ID card when filling prescriptions.
- Use the same pharmacy to fill your prescriptions.
- Make sure your pharmacist processes all of your medications accurately.
- If you see several doctors, be sure each one knows what the other is prescribing.
- Use a pill organizer to help you take the correct dosage at the right time.
- Establish a routine that makes remembering to take your medications easier, such as with meals or during your favorite morning or evening TV shows.
- Take your medications as prescribed.
- Never stop taking prescriptions without first talking with your doctor or pharmacist.
- Make sure your prescriptions are refilled timely. Most prescriptions can be refilled when they are 75 percent used.
- Take advantage of free refill reminder services available at most pharmacies.
- Download a free prescription refill reminder app for your smartphone or tablet.
- Carry a list of medications or a copy of your Personal Medication Record at all times.



How many medications do you take? More than 10 percent of Americans have five or more prescriptions. Taking medications properly prevents dangerous errors and side effects. Review your prescriptions, over-the-counter medications and supplements with your doctor at each visit.

ORDER MEDICATIONS BY MAIL AND SAVE!

Ordering your prescriptions through a mail order service can save you both time and money, and can help make sure you don't miss a dose. If you prefer to go to your pharmacy, you can ask the staff to put your medications on auto-fill, and they'll call you when a prescription is ready. Many pharmacies also send text messages to remind you to take your medication as directed to stay healthy and well.

Always use your Highmark Member ID card when filling prescriptions. That lets us know what medications you're taking, which can help keep you safe—plus it can save you money. *If the cost of a drug is less than your copay, don't worry, you'll always be charged the lower amount.*



You can order through our trusted Express Scripts® partner. Medications are mailed to you in 10 days or less, and standard shipping is free. Plus, instead of incurring a copay each time you get a 30-day supply at the pharmacy, you'll only pay between 2 and 2.5 times that amount for a 90-day supply, depending on your plan. With medications you take regularly, that can add up to substantial savings over the year! Representatives will even reach out to you with advice to help you better manage your medications. You can sign up for Express Scripts by logging in to your member website or by calling Customer Service.



TRAVEL COMPANIONS

HELP ON YOUR JOURNEY


HIGHMARK
PLAN BASICS
BE INFORMED


Stay Connected
Customer Service
7 Days A Week

RIGHT CARE

**SAVE TIME
& MONEY**
RIGHT PLACE

TRUSTED GUIDE
HIGHMARK
TO HEALTH CARE


Express Scripts
COSTS LESS - FREE SHIPPING

**HIGHMARK
BENEFITS**

MEDICARE ADVANTAGE

24/7
MORE INFO
MORE EXTRAS
Online 24/7


Generic Drugs
PRESCRIPTIONS
Lower Cost Alternatives

STAY HEALTHIER
Preventive Care
STAY INDEPENDENT


Informed
THANK YOU
Connected

Get Moving
SilverSneakers®
Fitness Program

**Personal
Care Plan**

Just for You


Health Coach
Blues On Call
One-on-One Support


**Better Health
And Well-Being**

ANNUAL
Wellness Visit
PREVENTION


PREVENTIVE STEPS EARN
Passport Rewards


Free Preventive
House Call
Health Assessment

**Medicare
Star Ratings**

HELP ON YOUR JOURNEY

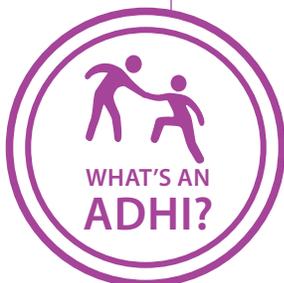
CALL US ANYTIME ALONG THE WAY

Your Highmark Passport was designed to help you get the most out of your Highmark Medicare Advantage Plan and keep your important health care information organized in one handy place. But if you have a question or a need, give us a call. We want to be your first call when you have any issue or concern about your health care. We're here to help keep you informed, save time and money, and stay connected every step of the way on your journey to better health!

GIVE US A CALL, ESPECIALLY IF YOU:

- Have questions about your coverage.
- Need help finding a primary care physician or if you change your primary care physician.
- Need help finding a specialist or other health care service provider.
- Move to a new address, or get a new home or mobile phone number.
- Are out of the area for an extended time.
- Don't understand a medical bill or an Explanation of Benefits.
- Are having a difficult time paying your plan premium.
- Need to assign or change your Authorization for Disclosure of Health Information (ADHI) Designee—see the box below.
- Need to tell us whom you've assigned as your Health Power of Attorney Designee.
- Need our Advanced Illness Services.

A convenient summary of your activity. Each quarter, we will send you a Summary Statement that will provide a picture of all covered medical expenses paid on your behalf. You'll also see out-of-pocket payments you have made. Think of this as your travelogue. If you have any questions, give us a call.



As on any journey, it's important to plan ahead for the unexpected. An Authorization for Disclosure of Health Information (ADHI) will help you do just that. You may never need it, but an ADHI authorizes a family member or a trusted friend to speak with us on your behalf if you're unable to do so. You can call Customer Service to designate someone now. Just be sure to inform the person you designate, and let him or her know where you keep your Highmark Passport and your important health information.



SAMPLE MEMBER ID CARD

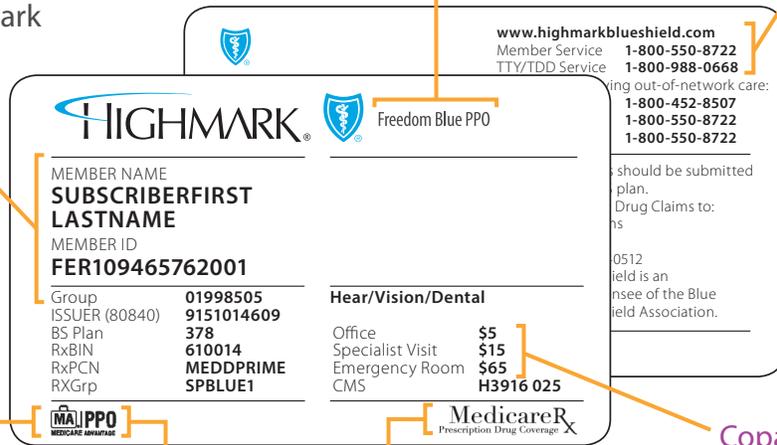
Below is a key to the most important numbers on your Highmark Member ID card. Whenever you call us, have this information handy. Take a moment now to transfer the information from your card to the spaces below. This is just a sample Member ID card, so your card may look slightly different.

Member Name, ID and Group Number

Allows Highmark and providers to find your records and identify your plan and coverage.

Plan Name

Website and Customer Service Numbers



Travel Benefit

Means you have travel benefits if there's a suitcase.

Plan Type

Prescription Coverage (if applicable)

Tells pharmacists your plan has drug coverage.

Copays

Shows the amounts you pay per visit.

Health care service providers need this information to confirm your coverage.

► **MEMBER ID** _____

GROUP NUMBER _____

These are your copays—the amounts you pay for each visit.

► **OFFICE VISIT** _____

SPECIALIST VISIT _____

EMERGENCY ROOM _____

If you have questions or need assistance of any kind, or if you need to replace a lost Member ID card, call Customer Service or log in to the website, which you'll find on the back of your ID card.

IMPORTANT CONTACTS



We want to make every step along the way easier. So to save time and eliminate the hassle of searching for names and numbers, take a moment now to complete the contact information below.

From the back of your Member ID card:

CUSTOMER SERVICE

_____ or TTY # _____ 8 am–8 pm, daily

MEMBER WEBSITE _____

BLUES ON CALL HEALTH COACH: 1-888-258-3428 or TTY 711, available 24/7

SILVERSNEAKERS® FITNESS PROGRAM: 1-888-423-4632 or SilverSneakers.com

PRIMARY CARE PHYSICIAN

Name _____ # _____

EYE DOCTOR

Name _____ # _____

DENTIST

Name _____ # _____

SPECIALIST _____

Name _____ # _____

SPECIALIST _____

Name _____ # _____

SPECIALIST _____

Name _____ # _____

Need free assistance with daily tasks? Highmark's PALS (People Able to Lend Support) program has volunteers who can help with things like yard work, errands, reading, writing and more. Call 1-800-988-0706 to see if PALS operates in your area. You can request help or learn how to become a PALS volunteer.



SPECIALIST _____

Name _____ # _____

PHARMACY

Name _____ # _____

URGENT CARE CENTER

Name _____ # _____

LOCAL HOSPITAL

Name _____ # _____

EMERGENCY CONTACT

Name _____ Home # _____

Relationship _____ Mobile # _____

ADHI DESIGNEE (see ADHI box on first page of this section)

Name _____ Home # _____

Relationship _____ Mobile # _____

HEALTH POWER OF ATTORNEY DESIGNEE

Name _____ Home # _____

Relationship _____ Mobile # _____

MEDICARE: 1-800-633-4227 or TTY 1-877-486-2048

SOCIAL SECURITY: 1-800-772-1213 or TTY 1-800-325-0778

PACE/PACENET: 1-800-225-7223

PACE/PACENET is a prescription assistance program for Pennsylvania residents only. For programs in your state, call Customer Service or your local Social Security office.

We're here for you! Highmark offers Advanced Illness Services to support you, your family and caregiver in dealing with a serious or chronic illness. To talk with a Health Coach, call 1-888-BLUE-428 (1-888-258-3428) or 1-877-888-7834 TTY.

PERSONAL MEDICATION RECORD



Gather all the prescription drugs, over-the-counter medications and supplements that you take. Look at the labels on the containers for the information you'll need to complete this record. Include details of the dosage, how and when the medications are used, and any side effects you may have. It's best to use pencil so that you can update it regularly and make changes as needed.

Medication	Doctor prescribed? (yes/no)	Reason for use	Strength (e.g., 50 mg)	# of pills, tsp., etc.	Times per day	Notes (e.g., side effects)

PAY-IT-EASY AUTOMATIC PREMIUM PAYMENT PROGRAM

YES, SIGN ME UP FOR PAY-IT-EASY

- I hereby authorize Highmark and the financial institution designated to begin deductions for my premium payment.
- I authorize the financial institution to charge these withdrawals to my account. I understand that I may discontinue my participation with written or oral notice to Highmark.
- I also understand that both the financial institution and Highmark reserve the right to terminate this payment program and/or my participation in this program.
- I understand that I must continue to pay my Highmark premium as usual until I am notified that my automatic checking account deduction is beginning.

TO ENROLL IN PAY-IT-EASY, FILL OUT AND RETURN THE ENROLLMENT FORM

Please make sure that you:

1. Sign your name and date this form where indicated. (Checking account holder must sign, too, if different from member.)
2. Enclose a voided check with your address on it.
3. Make a copy of your enrollment form for your records.
4. Mail your completed form and voided check with your next bill to:

Highmark Enrollment Department

P.O. Box 535049

Pittsburgh, PA 15253-5049

If you have questions about a payment or your benefits, please call the Customer Service number on the back of your Member ID card.



PAY-IT-EASY AUTOMATIC PREMIUM PAYMENT ENROLLMENT FORM

1. _____
Member ID Number (as it appears on your Member ID card)

2. _____
Name of Member

Your Spouse's Name and Member ID Number (if applying together with one bank account)

3. _____
Address

4. _____
City State ZIP Code

5. (_____) _____
Area Code Telephone Number

6. _____
Name(s) on Checking Account (If different from person listed above)

7. _____
Name of Financial Institution

8. _____
Checking Account Number

9. _____
Signature of Checking Account Holder (from #6, if different from member applying)

10. _____
Member Signature

Spouse's Signature (if applying together)

11. _____
Signature of Legal Guardian or Power of Attorney (if applicable*)

12. _____
Date

* If you have a representative acting for you, include a copy of your Power of Attorney or proof of legal guardianship if it is not already on file with us.





MY JOURNEY LOG

When you contact Highmark Customer Service for any reason, it's a good idea to write down the date, the representative's name and any important information regarding your conversation.

Date

Customer Service Representative



Date

Customer Service Representative

Date

Customer Service Representative

Date

Customer Service Representative

Date

Customer Service Representative

Date

Customer Service Representative

MY NOTES



It's also a good idea to write down any other questions or concerns you have that you'd like to talk about with Highmark, your health care providers, family members or other trusted advisors.

Date

Date



BY YOUR SIDE

We're your travel companions on your journey to better health and well-being, so whenever you need help, reach out to us. We want to help you to be informed, save time and money, and stay connected!

www.highmarkblueshield.com/medicare



Highmark Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

Highmark is a registered mark of Highmark Inc. *Blues On Call* is a service mark of the Blue Cross and Blue Shield Association. SilverSneakers is a registered mark of Healthways, Inc., a separate company that administers the SilverSneakers Fitness Program.

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Other providers are available in our network.

Highmark Senior Health Company is a PPO plan with a Medicare contract. Enrollment in Highmark Senior Health Company depends on contract renewal.

¹ 2015 Blue Cross Blue Shield Association website: www.bcbs.com





Visit us on Social Media.

WWW.HIGHMARKBLUESHIELD.COM/MEDICARE

