



# BlueCross BlueShield of Western New York

## Side-by-Side Comparison For New York State Retirees 2020 to 2021\* Medicare Advantage

Medical Services	HMO 2020	HMO 2021
Dental allowance	\$75 annual allowance for non-Medicare covered dental services every year.	\$200 annual allowance for non-Medicare covered dental services every year.
Vision allowance	\$75 annual allowance for non-Medicare covered vision materials every year.	\$200 annual allowance for non-Medicare covered vision materials every year.
Routine eye exam	\$30 copay	\$0 copay
Telemedicine- Doctor On Demand	\$15 copay	\$0 copay
Telemedicine- all other providers	Limited to Medicare approved conditions and visits in CMS designated rural or physician shortage areas. Your copayment varies by place of service.	<p>In addition to Medicare approved conditions, our plan will provide you with additional telemedicine opportunities with your provider.</p> <p>If your provider has the ability to host telemedicine visits you pay the same cost as you would for an in-office visit from the convenience of your home.</p> <p>Eligible benefits include Medicare covered Primary Care Physician Services, Occupational Therapy Services, Physician Specialist Services, Individual Sessions for Mental Health Specialty Services, Group Sessions for Mental Health Specialty Services, Podiatry Services, Other Health Care Professional, Individual Sessions for Psychiatric Services, Group</p>

Medical Services	HMO 2020	HMO 2021
		Sessions for Psychiatric Services, Physical Therapy and Speech-Language Pathology Services, Individual Sessions for Outpatient Substance Abuse, Group Sessions for Outpatient Substance Abuse, Kidney Disease Education Services, Diabetes Self-Management Training, Eye Exams, and Hearing Exams.
Meals (Post-Discharge)	You do not have a meal benefit for 2020.	Your post discharge meal benefit provides access to one meal per day for 7-days following an inpatient hospital or skilled nursing facility stay. \$0 copay for plan coordinated meal requests.

\*The 2021 benefits, member cost-sharing, and references are quoted and subject to change. Revisions may be necessary once the Centers for Medicare and Medicaid Services (CMS) releases the final 2021 Medicare benefit parameters and approves our plan options. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits and copayments/coinsurance may change on January 1 of each year.