

# Blue Medicare Supplement<sup>SM</sup>

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June 2020 – May 2021

Supplemental Health Care Coverage for Medicare Beneficiaries



# Welcome to **Blue**Medicare Supplement<sup>SM</sup>

## We're Here to Help

Thank you for your interest in **Blue Medicare Supplement** from Blue Cross and Blue Shield of North Carolina (Blue Cross NC).

We're proud to be one of North Carolina's leading health insurance companies. Today, more than 3.7 million customers rely on us for health care solutions – more than any other insurer based in North Carolina. In fact, one of every three North Carolinians is among our customers.\*

For more than 85 years, North Carolinians have trusted us for the health care coverage they need. We're ready to meet your Medicare Supplement needs.



At Blue Cross  
NC, we've been  
helping North  
Carolinians  
for more than  
85 years.

Note: \*Blue Cross NC internal data, June 2019.

## Questions about Blue Medicare Supplement? We've got answers.

### Contact Blue Cross NC



**Phone:** 1-800-478-0583 (TTY: 711)

**Visit:** [BlueCrossNC.com/Medicare](https://www.bluecrossnc.com/Medicare)



**Hours:** October – December:  
7 days a week, 8 a.m. – 8 p.m.

January – September:  
Monday – Thursday, 8 a.m. – 6 p.m.  
Friday, 8 a.m. – 5 p.m.

Or contact your Blue Cross NC **Authorized Agent**

# Blue Medicare Supplement™

## Important Information

### Covering the Gaps Left by Original Medicare

Medicare covers many health care services and certain prescription drugs, but it doesn't pay for all of your costs, such as copayments, coinsurance and deductibles. These "coverage gaps" could leave you paying up to 20 percent of your health-related expenses. A Blue Medicare Supplement plan can give you additional coverage for Medicare deductibles and coinsurance for services like: hospital stays, skilled nursing facilities, physician services, diagnostic tests, and medical and surgical services and supplies. You'll also be covered for Medicare-eligible costs not covered by Medicare.

**Note:** Policy benefits are limited to those approved by Medicare for payment.

### Guaranteed Acceptance For Coverage

Enrollment is simple. You're eligible for Blue Medicare Supplement coverage if you:

- Are age 65 or older and eligible for Medicare (or under age 65 and eligible for Medicare by reason of disability – Plan A available)
- Enroll within six months of enrolling in Medicare Part B
- Are not covered by Medicaid
- Are a North Carolina resident

### Avoid Waiting Periods For Pre-Existing Conditions

If you enroll within 30 days following your 65th birthday, or if you have six months of continuous prior coverage, the six month waiting period for pre-existing conditions will be waived. Pre-existing conditions are conditions for which medical advice was given or treatment was recommended by or received from a physician within six months before the effective date of coverage. If you wait until after the deadline to enroll, you may have a waiting period for pre-existing conditions and may have to complete a medical questionnaire.

Notes:

- **Blue Medicare Supplement rates are effective through May 31, 2021.**
- This coverage is guaranteed renewable and may not be canceled or non-renewed for any reason other than failure to pay premiums or misstatements in or omissions of information from your application.
- These policies may not fully cover all your medical costs. These policies contain provisions that list benefits to those approved for payment by Medicare.
- Not connected with or endorsed by the U.S. government or the federal Medicare program.

## Medicare Basics

Original Medicare (Part A and Part B) is run by the federal government. The government pays doctors and hospitals directly for health care.

### Part A Covers:

- Hospital care
- Skilled nursing facility care
- Hospice care
- Home health services



### Part B Covers:

- Doctor visits
- Preventive services
- Ambulance services
- Physical and speech therapy



### Part C (Medicare Advantage Plan) Provides:

- Part A benefits, including hospital visits, skilled nursing care and home health care
- Part B benefits, such as doctor visits, outpatient care, screenings and lab tests
- Prescription drug coverage (Part D coverage is included in most Medicare Advantage plans)



### Part D (Prescription Drug Plan) Provides:

- Help paying for prescription drugs including both brandname and generic medications
- A list of the drugs (also called a formulary) covered under the plan
- A network of available pharmacies to choose from and mail-order pharmacy services



Note: This information is not a complete description of benefits. Contact Blue Cross NC or your **Authorized Agent** for more information.



# Compare Plans

## We Want to Help You Choose the Blue Medicare Supplement Plan That Includes the Benefits Most Important to You

Attained-age plans should be compared to entry-age plans (also known as issue-age plans). Premiums for entry-age plans do not increase due to age.

Our rates increase due to age when you move from one age band to the next. Rates may also be adjusted for medical inflation or overall claims experience.

Any change in rates will be preceded by a 30 day notice and is guaranteed for 12 months. Rates are subject to change June 1 of each year, but members will not be singled out for premium increases based on their individual health.

This is only a **summary of benefits**. Please see the **Outline of Coverage** for more details.

All of our **Blue Medicare Supplement plans** are **attained-age rated**.

## Blue Medicare Supplement™

Benefits	Plan A pays	Plan G pays	High Deductible Plan G <sup>3</sup> pays	Plan K pays	Plan N pays
Part A (Hospitalization)	BMS A, 12/18	BMS G, 12/18	BMS HDG, 12/18	BMS K, 12/18	BMS N, 12/18
\$1,408 inpatient hospital deductible each benefit period		✓	✓	See 4, 5 below	✓
\$352 a day copayment for days 61–90 in a hospital	✓	✓	✓	✓	✓
\$704 a day copayment for days 91–150 (lifetime reserve <sup>1</sup> )	✓	✓	✓	✓	✓
100% of Medicare-allowable expenses for additional 365 days after Medicare hospital benefits are exhausted	✓	✓	✓	✓	✓
\$176 per day for days 21–100 in a skilled nursing facility <sup>2</sup>		✓	✓	See 4, 5 below	✓
Part B (Physician and Medical Services)					
Generally, 20% of Medicare-approved amount (Part B coinsurance) after Part B deductible is met	✓	✓	✓	See 4, 5 below	See 6 below
100% of Medicare Part B excess charges		✓	✓		
Silver&Fit <sup>®</sup> offered	✓	✓		✓	✓

✓ Benefit included in plan.

1 After 90 days of hospitalization, Medicare benefits are paid from a one-time, lifetime reserve of 60 additional days, which are not renewable each benefit period.

2 You must have been in a hospital for at least three days and enter a Medicare-approved facility within 30 days after hospital discharge.

3 Benefits for this plan will not begin until your \$2,340 deductible is met.

4 Plan pays 50%; member pays 50%.

5 Until annual out-of-pocket limit of \$5,880 is met.

6 Member pays up to \$20 per office visit and up to \$50 per emergency room visit; plan pays the balance.



### Non-Tobacco User Monthly Premium

Age	Plan A		Plan G		High Deductible Plan G		Plan K		Plan N	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
<65	\$1,057.75	\$1,157.50	\$1,113.00	\$1,217.50	N/A	N/A	N/A	N/A	N/A	N/A
65	\$110.50	\$119.25	\$99.75	\$107.50	\$38.00	\$41.00	\$65.75	\$71.00	\$120.00	\$129.50
66	\$114.75	\$123.75	\$104.25	\$112.25	\$38.00	\$41.00	\$68.75	\$74.00	\$125.25	\$135.00
67	\$120.00	\$129.50	\$109.00	\$117.50	\$38.00	\$41.00	\$71.75	\$77.50	\$130.75	\$141.00
68	\$124.75	\$134.50	\$113.25	\$122.00	\$38.00	\$41.00	\$74.50	\$80.50	\$136.00	\$146.50
69	\$129.75	\$139.75	\$117.75	\$127.00	\$38.00	\$41.00	\$77.50	\$83.75	\$141.25	\$152.50
70-74	\$158.50	\$171.00	\$160.00	\$172.50	\$39.25	\$42.25	\$97.25	\$105.00	\$177.25	\$191.25
75-79	\$186.75	\$201.25	\$231.25	\$249.50	\$43.50	\$47.00	\$120.25	\$129.75	\$219.25	\$236.50
80+	\$198.25	\$213.75	\$281.75	\$303.75	\$43.50	\$47.00	\$146.50	\$158.00	\$267.25	\$288.25

### Tobacco User Monthly Premium

Age	Plan A		Plan G		High Deductible Plan G		Plan K		Plan N	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
<65	\$1,082.75	\$1,182.50	\$1,138.00	\$1,242.50	N/A	N/A	N/A	N/A	N/A	N/A
65	\$135.50	\$144.25	\$124.75	\$132.50	\$50.50	\$53.50	\$90.75	\$96.00	\$145.00	\$154.50
66	\$139.75	\$148.75	\$129.25	\$137.25	\$50.50	\$53.50	\$93.75	\$99.00	\$150.25	\$160.00
67	\$145.00	\$154.50	\$134.00	\$142.50	\$50.50	\$53.50	\$96.75	\$102.50	\$155.75	\$166.00
68	\$149.75	\$159.50	\$138.25	\$147.00	\$50.50	\$53.50	\$99.50	\$105.50	\$161.00	\$171.50
69	\$154.75	\$164.75	\$142.75	\$152.00	\$50.50	\$53.50	\$102.50	\$108.75	\$166.25	\$177.50
70-74	\$183.50	\$196.00	\$185.00	\$197.50	\$51.75	\$54.75	\$122.25	\$130.00	\$202.25	\$216.25
75-79	\$211.75	\$226.25	\$256.25	\$274.50	\$56.00	\$59.50	\$145.25	\$154.75	\$244.25	\$261.50
80+	\$223.25	\$238.75	\$306.75	\$328.75	\$56.00	\$59.50	\$171.50	\$183.00	\$292.25	\$313.25

Notes:

- Rates are effective through May 31, 2021
- Tobacco user rates do not apply during Guaranteed Issue period.

## Take a Look at One of Our Most Popular Plans: Plan G

Blue Medicare Supplement plans help cover the gaps in Original Medicare. Here's how Plan G covers costs that Original Medicare doesn't.

#### Part A (Hospitalization):

- \$1,408 inpatient hospital deductible each benefit period
- \$352 a day copayment for days 61–90 in a hospital
- \$704 a day copayment for days 91–150 (lifetime reserve)
- 100% of Medicare-allowable expenses for an additional 365 days after your Medicare hospital benefits are exhausted
- \$176 per day for days 21–100 in a skilled nursing facility

#### Part B (Physician and Medical Services):

- Generally, 20% of the Medicare-approved amount (Part B coinsurance) after your Part B deductible is met
- 100% of Medicare Part B excess charges

Be sure to take a look at the chart of all plans and select the one that works best for you.

#### IMPORTANT: Remember Your Prescription Drug Coverage

As you consider your Blue Medicare Supplement options, remember to consider your prescription drug needs, too. Medicare prescription drug coverage (also called Medicare Part D) plans are offered by private companies like Blue Cross NC. Our plans, like all Medicare prescription drug plans, are approved by Medicare.

We offer multiple Prescription Drug Plans designed to make filling your prescriptions more affordable for you. Be sure to learn more at [BlueCrossNC.com/Medicare](https://www.bluecrossnc.com/Medicare), or contact your Blue Cross NC Authorized Agent.



## Attractive Extras

### Blue-to-Blue<sup>SM</sup>

#### Flexibility to Change

With some insurers, you can get locked into a plan that may not be right for you. But thanks to our **exclusive Blue-to-Blue program**, if your needs change over time, Blue Cross NC gives you the flexibility to switch Medicare plans.\*

- Without additional medical exams
- Without underwriting or additional health questions
- Without any hassle!

So, you can always be sure to have the Medicare plan that best suits your needs and budget.

**With Blue Medicare Supplement you can also count on some valuable extras.**

Note:

\* Certain limits apply. You may only switch plans at designated times during the year.



#### Healthy Aging and Exercise Program

This fitness program, available on select Medicare Supplement plans, offers you a low-cost membership at a fitness facility or exercise center near you. For just a \$50 annual fee, you can have a year's membership in a participating Silver&Fit facility. And if the gym's not for you? You can enroll in the Silver&Fit Home Fitness Program. Choose from more than 34 home fitness kits – and pay just a \$10 annual fee.

For more information, call: **1-877-764-2746** or **1-877-710-2746 (TTY)**, Monday – Friday, 8 a.m. – 9 p.m. EST



#### Hearing Aid Program

Your TruHearing benefit covers up to two hearing aids per year for a low copay of \$699 per TruHearing Advanced hearing aid, or \$999 per TruHearing Premium hearing aid. Also, as part of the program, a TruHearing provider will consult with you to determine the best type and style of hearing aid to address your lifestyle and unique hearing needs. If you are experiencing hearing loss, we hope you'll take advantage of your benefit.

To schedule a hearing exam with a provider in your area, call TruHearing at: **1-866-202-0093**



#### Health and Wellness Deals

Blue365 brings you great discounts on a wide variety of products and services at no additional cost. You'll find savings on just about every aspect of a healthy, active life, including:

- gym discounts
- activity trackers
- hearing aids
- laser eye surgery
- vision services
- medical bracelets
- healthy eating
- and more!

What's more, all the Blue365 deals are delivered right to you. When you sign up, you'll get deal alerts via email – so you'll find it easy to take advantage of all the offers you'd like. And because you'll receive just one email with new deals each week, your email inbox stays clutter-free.

For more information, call: **1-855-511-BLUE(2583)**  
Or visit: **BlueCrossNC.com/Blue365Medicare**

Notes:

- The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). The program is not part of a member's policy or benefits, and is not available on our Plan G-HD. All programs and services are not available in all areas. Please make sure to talk to a doctor before starting or changing an exercise routine. Something for Everyone, Silver&Fit, ASHConnect, the Silver&Fit logo, and The Silver Slate are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Home kits are subject to change. Not all YMCAs participate in the network. Members are advised to check the searchable directory on the Silver&Fit website to see if their location participates in the program. ASH does not offer Blue Cross NC products or services.
- TruHearing is a registered trademark of TruHearing, Inc. TruHearing is an independent company and does not offer Blue Cross NC products or services. This program may change or be discontinued at any time.
- Blue365 offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under the policies with Blue Cross NC. Any disputes regarding these products and services may be subject to the Blue Cross NC grievance process. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither Blue Cross NC nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. This program may be modified or discontinued at any time without prior notice.

Non-Discrimination and Accessibility Notice

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, accessible electronic formats, etc.)
Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, contact:

Customer Service

Call: 1-800-478-0583 (TTY: 711)

Hours: Monday – Friday, 8 a.m. to 5 p.m.

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Blue Cross NC, P.O. Box 2291, Durham, NC 27702

Attention: Civil Rights Coordinator-Privacy, Ethics and Corporate Policy Office

Call: 919-765-1663 (TTY: 711)

Fax: 919-287-5613

E-mail: civilrightscoordinator@bcbsnc.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics and Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Online: ocrportal.hhs.gov/ocr/smartscreen/main.jsf

Mail: U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F

HHH Building Washington, D.C. 20201

Call: 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available online at:

hhs.gov/civil-rights/filing-a-complaint/index.html

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Contact:

Customer Service

Call: 1-800-478-0583 (TTY: 711)

Hours: Monday – Friday, 8 a.m. to 5 p.m.

Discrimination is Against the Law

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Neither Blue Cross and Blue Shield of North Carolina nor its agents are endorsed by or affiliated with the United States government or the federal Medicare program.

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield Symbols and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association.

Multi-Language Interpreter Services

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-800-478-0583 (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-478-0583 (TTY: 711).

注意: 如果您講廣東話或普通話, 您可以免費獲得語言援助服務。請致電 1-800-478-0583 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-478-0583 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-478-0583 (TTY: 711) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-478-0583 (ATS: 711).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-478-0583. المبرقة الكاتبة: 711.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-478-0583 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-478-0583 (телетайп: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-478-0583 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:સુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-478-0583 (TTY: 711).

ចំណាំ: ប្រសិនបើលោកអ្នកនិយាយជាភាសាខ្មែរ សេវាកម្មជំនួយផ្នែកភាសាមានផ្តល់ជូនសម្រាប់លោកអ្នកដោយមិនគិតថ្លៃ។ សូមទំនាក់ទំនងតាមរយៈលេខ 1-800-478-0583 (TTY: 711)។

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-478-0583 (TTY: 711).

ध्यान दें: यदि आप हिन्दी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-478-0583 (TTY: 711) पर कॉल करें।

ໂປຸ່ມຂຽນ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-478-0583 (TTY: 711).

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-478-0583 (TTY: 711)まで、お電話にてご連絡ください。

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# Limitations and Exclusions

Like most health plans, Blue Medicare Supplement plans have some limitations and exclusions. For example, Blue Cross NC does not provide benefits for services, supplies or charges that are: not Medicare-eligible expenses under the Medicare program unless otherwise noted; incurred prior to the effective date of coverage, including any expenses when a subscriber is an inpatient on the effective date of coverage; and payable under Medicare.

This brochure contains a summary of benefits only describing our policy's most important features. You must read the policy itself to understand all the rights and duties of both you and your insurance company. It is not an insurance policy. The Blue Medicare Supplement policy is the insurance contract. If there is any difference between this brochure and the policy, the provisions of the policy will control. Neither Blue Cross and Blue Shield of North Carolina nor its agents are affiliated with Medicare or endorsed by the U.S. government.

Once members enroll in a plan, they will receive a policy and outline of coverage that will contain detailed information about plan benefits, exclusions and limitations. Members will be notified 30 days in advance of any change in rates. The new rate will be guaranteed for 12 months.





**Phone:** 1-800-478-0583 (TTY: 711)



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7 days a week, 8 a.m. – 8 p.m.  
January – September:  
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**BlueCross BlueShield  
of North Carolina**

Medicare plans to fit your needs