

Blue Medicare SupplementSM

June 2024 – May 2025

Supplemental Health Care Coverage for Medicare Beneficiaries



BlueCross BlueShield
of North Carolina

MEDICARE

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

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Welcome to Blue Medicare Supplement™

More Benefits and Added Value

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 4.4 million customers¹ rely on us for their health insurance. We're proud to have been serving North Carolina for over 90 years. We know North Carolina, and we know you. We pride ourselves on giving back to our communities, offering plans that meet the needs of our members and providing local customer service across the state.


We hope you'll join us for this next step in your health care journey!



At **Blue Cross NC**, we've been helping North Carolinians for **more than 90 years**.

Questions? Contact a local Blue Cross NC Medicare Plan Expert today.

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

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

 **Online:** [Medicare.BlueCrossNC.com/Contact-Us](https://www.Medicare.BlueCrossNC.com/Contact-Us)



Or contact your Blue Cross NC Authorized Independent Agent.

 [Medicare.BlueCrossNC.com/FindADoctor](https://www.Medicare.BlueCrossNC.com/FindADoctor)

¹ Blue Cross and Blue Shield of North Carolina Membership Summary, July 2023.

About Blue Medicare SupplementSM

Covers Costs Left by Original Medicare

Original Medicare covers many health care services, but it doesn't pay for all of your costs, such as copayments, coinsurance and deductibles. For example, for Part B covered services, you usually pay 20% of the Medicare-approved amount after you meet your deductible. This is called your coinsurance.¹

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 Original Medicare.

Guaranteed Acceptance for Coverage

Enrollment is simple. You're eligible for Blue Medicare Supplement coverage if you meet all of the following criteria:

- Are age 65 or older and eligible for Medicare (or under age 65 and eligible for Medicare by reason of disability – Plan A and Plan G available)
- Enroll within six months of enrolling in Medicare Part B
- Are not covered by certain Medicaid programs
- 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 you received medical advice or treatment in the 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.

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

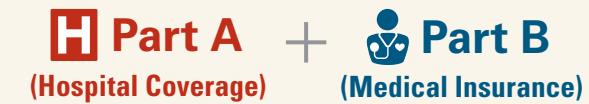
¹ Source: "Your Medicare Coverage Choices; What are my costs?" Medicare.gov. Accessed November 2023.

Notes:

- Blue Medicare Supplement rates are effective through May 31, 2025.
- 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.

The Parts of Medicare

Original Medicare



Original Medicare is run by the federal government. The government pays hospitals and doctors directly for health care.

Part A examples: Hospital visits, skilled nursing facility care, home health services, hospice care.

Part B examples: Doctor visits, preventive services, outpatient care, screenings and lab testing, ambulance services, physical and speech therapy.

Medicare Prescription Drug Benefits



Part D is a standalone Medicare prescription drug plan that can be added to Medicare Parts A and/or B. Part D plans are offered by private insurers like Blue Cross NC. Medicare requires that all private insurers providing Medicare Part D coverage offer the Medicare standard coverage. They may also choose to provide enhanced coverage.

Medicare Supplement

Additional coverage that can help cover out-of-pocket expenses including Part A hospital deductible and Part B coinsurance. Medicare Supplement plans are offered by private insurers like Blue Cross NC. A plan that helps cover out-of-pocket expenses from Original Medicare, including copayments, coinsurance and deductibles. Medicare Supplement plans are offered by private insurers like Blue Cross NC.

Medicare Advantage

Part C



Medicare Part C (Medicare Advantage) plans are offered by private insurers like Blue Cross NC. Medicare Advantage plans cover everything covered by Original Medicare plus additional benefits. Most Medicare Advantage plans include Part D prescription drug coverage. Because Original Medicare does not have an out-of-pocket maximum or cap on your costs, your out-of-pocket costs are typically lower with Medicare Advantage.



Blue Medicare Supplement Plans

We're here to help you choose the Blue Medicare Supplement plan with the benefits most important to you. We currently offer five Blue Medicare Supplement plans, each with benefits to meet your needs.

As you compare plans across insurers, keep in mind there are two types of Medicare Supplement plans: attained age and entry age (also known as issue-age plans). Premiums for entry-age plans do not increase with age. Blue Medicare Supplement plans are attained-age plans. This means your premium will increase when you move from one age band to another. Your premium may also be adjusted for medical inflation or because of overall claims experience. Your premium will not increase based on your own individual health. If your premium is about to change, you will receive a 30-day notice. Your new premium is guaranteed for 12 months.

We offer **five Medicare Supplement plans** to meet your needs:

- Plan A
- Plan G
- High Deductible Plan G
- Plan K
- Plan N

Benefits	Plan A pays BMS A, 1/24	Plan G pays BMS G, 1/24	High Deductible Plan G ¹ pays BMS HDG, 1/24	Plan K pays BMS K, 1/24	Plan N pays BMS N, 1/24
Part A (Hospitalization)					
\$1,632 inpatient hospital deductible each benefit period		✓	✓	Covers 50% ⁴	✓
\$408 a day copayment for days 61–90 in a hospital	✓	✓	✓	✓	✓
\$816 a day copayment for days 91–150 (lifetime reserve) ²	✓	✓	✓	✓	✓
100% of Medicare-allowable expenses for additional 365 days after Medicare hospital benefits are exhausted	✓	✓	✓	✓	✓
\$204 a day for days 21–100 in a skilled nursing facility ³		✓	✓	Covers 50% ⁴	✓
Part B (Physician and Medical Services)					
Generally, 80% of Medicare-approved amount (Part B coinsurance) after Part B deductible is met	✓	✓	✓	✓	Up to \$20 per office visit Up to \$50 per ER visit
100% of Medicare Part B excess charges		✓	✓		

This is only a summary of benefits. Please see the Outline of Coverage for more details. Medicare deductibles and copayments are effective through December 31, 2024.

✓ Benefit included in plan.

¹ Benefits for this plan will not begin until your \$2,800 deductible is met.

² 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.

³ You must have been in a hospital for at least three days and enter a Medicare-approved facility within 30 days after hospital discharge.

⁴ Until annual out-of-pocket limit of \$7,060 is met.

Attained-Age Monthly Premiums

Non-Tobacco User

Age	Plan A		Plan G		High Deductible Plan G		Plan K		Plan N	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
<65	\$1,210.25	\$1,380.75	\$1,299.00	\$1,481.75	N/A	N/A	N/A	N/A	N/A	N/A
65	\$127.75	\$145.75	\$116.25	\$132.75	\$36.50	\$42.50	\$79.50	\$90.75	\$102.00	\$116.50
66	\$134.50	\$153.50	\$121.00	\$138.25	\$36.50	\$42.50	\$83.00	\$94.75	\$106.00	\$121.00
67	\$141.25	\$161.25	\$125.75	\$143.50	\$36.50	\$42.50	\$86.50	\$99.00	\$110.25	\$125.75
68	\$148.25	\$169.25	\$130.25	\$149.00	\$36.50	\$42.50	\$90.25	\$103.00	\$114.25	\$130.50
69	\$154.75	\$176.75	\$135.00	\$154.25	\$36.50	\$42.50	\$93.75	\$107.25	\$118.25	\$135.25
70	\$160.00	\$182.75	\$149.25	\$170.25	\$37.75	\$44.00	\$98.50	\$112.50	\$130.50	\$149.00
71	\$165.00	\$188.25	\$163.25	\$186.25	\$37.75	\$44.00	\$103.25	\$118.00	\$142.75	\$163.00
72	\$170.25	\$194.50	\$177.25	\$202.25	\$37.75	\$44.00	\$108.00	\$123.25	\$155.00	\$177.00
73	\$175.25	\$200.00	\$191.25	\$218.50	\$37.75	\$44.00	\$112.50	\$128.50	\$167.25	\$191.00
74	\$180.50	\$206.00	\$205.50	\$234.50	\$37.75	\$44.00	\$117.25	\$134.00	\$179.75	\$205.00
75	\$185.75	\$212.00	\$219.50	\$250.50	\$41.75	\$48.50	\$122.00	\$139.25	\$192.75	\$220.00
76	\$190.50	\$217.50	\$233.50	\$266.50	\$41.75	\$48.50	\$126.50	\$144.50	\$205.00	\$234.00
77	\$195.75	\$223.25	\$247.50	\$282.50	\$41.75	\$48.50	\$131.25	\$150.00	\$217.50	\$248.75
78	\$201.00	\$229.50	\$261.75	\$298.50	\$41.75	\$48.50	\$136.00	\$155.25	\$229.75	\$262.25
79	\$205.75	\$235.00	\$275.75	\$314.75	\$41.75	\$48.50	\$140.75	\$160.75	\$242.25	\$276.25
80+	\$211.25	\$241.00	\$289.75	\$330.75	\$41.75	\$48.50	\$145.50	\$166.00	\$255.00	\$290.25

Rates are effective through May 31, 2025.

Attained-Age Monthly Premiums

Tobacco User

Age	Plan A		Plan G		High Deductible Plan G		Plan K		Plan N	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
<65	\$1,235.25	\$1,405.75	\$1,324.00	\$1,506.75	N/A	N/A	N/A	N/A	N/A	N/A
65	\$152.75	\$170.75	\$141.25	\$157.75	\$49.00	\$55.00	\$104.50	\$115.75	\$127.00	\$141.50
66	\$159.50	\$178.50	\$146.00	\$163.25	\$49.00	\$55.00	\$108.00	\$119.75	\$131.00	\$146.00
67	\$166.25	\$186.25	\$150.75	\$168.50	\$49.00	\$55.00	\$111.50	\$124.00	\$135.25	\$150.75
68	\$173.25	\$194.25	\$155.25	\$174.00	\$49.00	\$55.00	\$115.25	\$128.00	\$139.25	\$155.50
69	\$179.75	\$201.75	\$160.00	\$179.25	\$49.00	\$55.00	\$118.75	\$132.25	\$143.25	\$160.25
70	\$185.00	\$207.75	\$174.25	\$195.25	\$50.25	\$56.50	\$123.50	\$137.50	\$155.50	\$174.00
71	\$190.00	\$213.25	\$188.25	\$211.25	\$50.25	\$56.50	\$128.25	\$143.00	\$167.75	\$188.00
72	\$195.25	\$219.50	\$202.25	\$227.25	\$50.25	\$56.50	\$133.00	\$148.25	\$180.00	\$202.00
73	\$200.25	\$225.00	\$216.25	\$243.50	\$50.25	\$56.50	\$137.50	\$153.50	\$192.25	\$216.00
74	\$205.50	\$231.00	\$230.50	\$259.50	\$50.25	\$56.50	\$142.25	\$159.00	\$204.75	\$230.00
75	\$210.75	\$237.00	\$244.50	\$275.50	\$54.25	\$61.00	\$147.00	\$164.25	\$217.75	\$245.00
76	\$215.50	\$242.50	\$258.50	\$291.50	\$54.25	\$61.00	\$151.50	\$169.50	\$230.00	\$259.00
77	\$220.75	\$248.25	\$272.50	\$307.50	\$54.25	\$61.00	\$156.25	\$175.00	\$242.50	\$273.75
78	\$226.00	\$254.50	\$286.75	\$323.50	\$54.25	\$61.00	\$161.00	\$180.25	\$254.75	\$287.25
79	\$230.75	\$260.00	\$300.75	\$339.75	\$54.25	\$61.00	\$165.75	\$185.75	\$267.25	\$301.25
80+	\$236.25	\$266.00	\$314.75	\$355.75	\$54.25	\$61.00	\$170.50	\$191.00	\$280.00	\$315.25

Rates are effective through May 31, 2025. Tobacco user rates do not apply during Guaranteed Issue period.

Plan G: One of Our Most Popular Plans¹

Blue Medicare Supplement plans help cover the costs that Original Medicare doesn't. Here's how Plan G covers costs not covered by Original Medicare:

Part A (Hospitalization):

- \$1,632 inpatient hospital deductible each benefit period
- \$408 a day copayment for days 61–90 in a hospital
- \$816 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
- \$204 a day for days 21–100 in a skilled nursing facility

Part B (Physician and Medical Services):

- Original Medicare pays 80% of Medicare-approved amounts for services. Plan G covers the remaining 20% after you've met your Part B deductible.
- 100% of Medicare Part B excess charges.

Be sure to take a **look at the chart** of all plans on **pages 8–9** and select the **one that works best for you.**



Attractive Extras

Coverage That Comes With Added Value

In addition to the valuable coverage that Blue Medicare Supplement plans offer you, there are a number of available programs that bring you even more value.

You'll find a wide variety of discounts on health- and fitness-related services and products through the Blue365[®] program. There's also a Healthy Aging and Exercise Program that offers you a low-cost gym membership and no-cost, on-demand workouts and digital resources. Plus, the TruHearing[®] program offers low-cost hearing exams and attractive pricing for hearing aids. You'll see details about these programs on the following pages.

Enjoy a wide **variety of discounts** on health- and fitness-related services and products.

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 and Blue Shield of North Carolina (Blue Cross NC). 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.

TruHearing is a registered trademark of TruHearing, Inc. TruHearing is an independent company and does not offer Blue Cross or Blue Shield products or services. This program may change or be discontinued at any time.



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.

To learn more about our Blue Medicare RxSM (PDP) plans, visit [Medicare.BlueCrossNC.com](https://www.Medicare.BlueCrossNC.com) or contact your local Blue Cross NC Authorized Independent Agent.

¹ Blue Cross NC Internal data, November 2023.

Attractive Extras

Blue-to-Blue™

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 plans:*

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

For more information, call: **1-800-478-0583** (TTY:711). Or contact your Blue Cross NC Authorized Independent Agent.

You can always be sure to have the plan that suits your needs and budget.

*Blue-to-Blue is only available when you switch from one Blue Cross NC Medicare plan to another Blue Cross NC Medicare plan. You may only switch during designated times of the year. Certain other limits apply.

Blue365®

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:

- 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, visit: [Blue365Deals.com/BCBSNC](https://www.Blue365Deals.com/BCBSNC).

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 and Blue Shield of North Carolina (Blue Cross NC). 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.

Attractive Extras

Silver&Fit®

Healthy Aging and Exercise Program

This fitness program offers you on-demand workout videos, and support for creating workout plans – all at no cost to you. Plus:

- For a \$10 annual fee, you can choose one home fitness kit, including an option with a fitness tracker.
- For a \$50 annual fee, join one of thousands of participating fitness centers or select YMCAs in the Standard Network. You also have access to the Premium Network – including fitness studios and unique experiences – for a buy-up price.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a federally registered trademark of ASH. The program is not part of a member's policy or benefits. All programs and services are not available in all areas and are subject to change. This program includes the Standard network; Premium network may have monthly costs. Some facilities may offer limited hours. ASH does not offer Blue Cross or Blue Shield products or services. Not connected with or endorsed by the U.S. government or the federal Medicare program.

TruHearing®

Hearing Program

TruHearing offers routine exams and discounted prescription hearing aids (one per ear, per year).

- Advanced hearing aids are \$699
- Premium hearing aids are \$999
- Upgrade to a rechargeable hearing aid for only \$50

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 this program.

TruHearing is a registered trademark of TruHearing, Inc. TruHearing is an independent company and does not offer Blue Cross or Blue Shield products or services. This program may change or be discontinued at any time.



Limitations and Exclusions

Blue Medicare Supplement™

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 that only describes 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. The Summary of Benefits and this brochure are 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.

Once you enroll in a plan, you will receive a policy and Outline of Coverage that will contain detailed information about plan benefits, exclusions and limitations. You will be notified 30 days in advance of any change in rates. The new rate will be guaranteed for 12 months.

Once you enroll in a plan, you will receive a policy and Outline of Coverage that will contain detailed information about plan benefits, exclusions and limitations.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact 1-800-478-0583 (TTY: 711) for assistance.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Llame al 1-800-478-0583 (TTY: 711) para obtener ayuda.

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.

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Blue Medicare Supplement™

Contact Blue Cross NC

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

Hours: 7 days a week, 8 a.m. – 8 p.m.

Online: [Medicare.BlueCrossNC.com](https://www.Medicare.BlueCrossNC.com)

Locations: [BlueCrossNC.com/Contact-Us/Locations](https://www.BlueCrossNC.com/Contact-Us/Locations)

Or contact your local Blue Cross NC Authorized Independent Agent.



BlueCross BlueShield
of North Carolina

MEDICARE

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