

Medicare Supplement plans at a glance

**Medicare Supplement plan information
is effective as of January 1, 2013**

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Use this brochure to:

- Learn all the advantages of choosing a Blue Shield Medicare Supplement plan.
- Choose the Blue Shield Medicare Supplement plan that's right for you by using the Plan Comparison Chart.
- Contact your authorized Blue Shield broker to request an enrollment kit

What's inside

1. Why choose a Blue Shield Medicare Supplement Plan?
2. Medicare Supplement Plan Comparison Chart
3. Guaranteed Acceptance
4. Blue Shield Medicare Prescription Drug plans
5. Dental and Dental+Vision PPO plans
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Why choose a Blue Shield Medicare Supplement plan?

Coverage – Medicare Supplement plans (or Medigap plans) help pay some of the health care costs (gaps) that Original Medicare doesn't cover (like copayments, coinsurance, and deductibles).

Choice – Go to any doctor or specialist that accepts Medicare anywhere in the U.S. – **you're not limited to a provider network**

Ease – No medical claim forms to file

Flexibility – Many different supplemental plans designed to fit your various needs and budget

Why choose Blue Shield?

We serve California, not shareholders – As a not-for-profit corporation, Blue Shield does not answer to shareholders. Instead, we reinvest profits to benefit our members and our communities.

SilverSneakers® – We're the only California-based carrier that offers a basic gym membership through the SilverSneakers Fitness Program to Medicare Supplement plan subscribers.

Dependability – We have over 70 years of experience providing Californians with affordable, quality health coverage. Blue Shield continues to be rated "A" from A.M. Best, Standard & Poor's, and Weiss Ratings.

Quality – Our Medicare Supplement plan subscribers used our online Ratings & Review tool to rate Blue Shield 4.7 stars out of 5 stars. We received top scores in customer service as well as access to doctors.*

Convenience – In addition to your Blue Shield Medicare Supplement plan, you can also apply for and purchase:



Medicare Part D prescription drug coverage – see Section 4 for more information



Affordable dental or dental + vision coverage – see Section 5 for more information

Affordability – Along with affordable rates, you'll have several opportunities to save on your monthly plan dues.

- **Welcome to Medicare Rate Savings** – If you're new to Medicare Part B and age 65 or older, you can save \$15 each month[†] for the first 12 months on your Medicare Supplement plan rates – up to \$180!
- **Easy\$PaySM** – Save \$3 per month by paying your monthly dues through automatic checking or savings account debits.[†]
- **Two-party enrollment** – You may be able to save on your plan dues if you and your spouse or domestic partner are age 65 or older and covered under one agreement.[†]

For more information on how you can take advantage of these savings, call your Blue Shield broker.

* Based on 790 reviews by Blue Shield Medicare Supplement plan subscribers in 2011.

† Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the subscriber. Two-party rates do not apply to High Deductible Plan F and Plan K. Two-party rates do not apply to tobacco users.

Medicare Supplement plan comparison chart

	Plan A	Plan C	Plan D
Often chosen by people who want:	Basic coverage	Supplemental coverage with some extras	
Range of monthly plan dues for ages 65 to 66*	\$83 to \$145	\$116 to \$197	\$97 to \$168
Part A deductible amount (\$1,184)† during first 60 days of hospitalization	\$1,184	\$0	\$0
Additional hospitalization up to 365 days	\$0	\$0	\$0
First \$147‡ of Medicare-approved medical expense amounts (Part B deductible)	\$147	\$0	\$147
Remainder of Medicare-approved medical expense amounts	\$0	\$0	\$0
Excess charges‡	Not covered	Not covered	Not covered
Foreign travel emergency care services beginning during first 60 days of each trip outside U.S.	Not covered	\$250 calendar-year deductible applies; plan pays 80% to a lifetime maximum benefit of \$50,000	
Basic gym membership/fitness program through SilverSneakers	Available to all Blue Shield of California Medicare Supplement plan subscribers at no additional cost.		

Notes:

- * Monthly plan dues are effective as of December 1, 2012. All dues are subject to change. Monthly plan dues depend on your age and where you live. The range of dues shown is for non-tobacco users age 65 to 66 only; Medicare beneficiaries 64 or younger who have end-stage renal disease are not eligible to apply. For the exact rate that applies to you, please refer to Blue Shield's *Summary of Benefits*. Please see "Why Choose Blue Shield" for additional ways to save on your plan dues.
- † The Medicare cost-sharing amounts listed are subject to change each year.
- ‡ If your physician does not accept Medicare assignment, you must pay the difference between the total amount billed and the Medicare-approved amount. This difference is called "excess charges." Currently, physicians who do not accept Medicare assignment cannot bill for more than 115% of Medicare-approved charges. Plan F covers excess charges at 100%.

Plan F	High Deductible Plan F	Plan K	Plan N
The richest supplemental coverage offered among the standard plans	Supplemental coverage with a plan deductible and lower monthly dues[#]	Supplemental coverage with lower monthly dues and higher coinsurance	Supplemental coverage with lower monthly dues and higher cost-sharing
\$125 to \$212	\$45 to \$77	\$51 to \$89	\$80 to \$135
\$0	\$0	You pay 50% and the plan pays 50%	\$0
\$0	\$0	\$0	\$0
\$0	\$0	\$147	\$147
\$0	\$0	Generally you pay 10% and the plan pays 10%	Up to \$20 copayment of office visits and up to \$50 copayment for ER
Covered	Covered	Not covered	Not covered
	\$250 calendar-year deductible applies; plan pays 80% to a lifetime maximum benefit of \$50,000	Not covered	\$250 calendar-year deductible applies; plan pays 80% to a lifetime maximum benefit of \$50,000

Available to all Blue Shield of California Medicare Supplement plan subscribers at no additional cost.

[#] This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,110 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2,110. Out of Pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductible for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

You may qualify for guaranteed acceptance

You are guaranteed acceptance into the Medicare Supplement plan of your choice if you meet certain criteria. That means that you won't be subject to medical underwriting. Here are a few of the ways people usually qualify for guaranteed acceptance:

- You're new to Medicare, and have enrolled in Parts A and B, or you already have Medicare because you are disabled and you have recently reached age 65.
- You currently have a Medicare Supplement plan and, within 30 days of your birthday, you want to switch to a different Medicare Supplement plan of equal or lesser value.
- You've disenrolled or received notice of termination from an employer-sponsored health plan or employer-sponsored retiree health plan.

There are many other situations under which you may qualify for guaranteed acceptance in a Blue Shield Medicare Supplement plan, and other conditions may apply. For complete information about our policy regarding guaranteed acceptance, please refer to the Guaranteed Acceptance Guide, included in the enrollment kit.

Blue Shield Medicare Prescription Drug Coverage

Benefits effective January 1, 2013 through December 31, 2013.

You want a prescription drug plan that meets your needs. We have two easy-to-understand plans so you can find the one that best fits you. These plans can help cover your prescription drug costs and include:

Blue Shield Medicare Basic Plan (PDP)

- \$53.40 monthly plan premium
- \$325 deductible
- Basic formulary
- Affordable copayment and coinsurance amounts

Blue Shield Medicare Enhanced Plan (PDP)

- \$72.50 monthly plan premium
- No deductible
- Robust formulary
- Affordable copayment and coinsurance amounts

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

Dental PPO and dental + vision PPO plans for Medicare Supplement plan subscribers plans at a glance

Effective January 1, 2012

This chart is only an at-a-glance summary. For a complete list of the benefits, exclusions, and limitations, please refer to the *Evidence of Coverage and Health Service Agreement*.

	Dental PPO 1000	Dental PPO 1500	Specialty Duo SM dental + vision package ^{*†}
Monthly plan premium	\$35	\$44	\$57.50
Calendar-year deductible	\$75	\$50	\$50
Calendar-year maximum	\$1,000	\$1,500	\$1,500
Dental benefits using network dentists			
Diagnostic and preventive care for annual exam and six-month checkup	Plan covers 100%	Plan covers 100%	Plan covers 100%
Basic services[‡]	Plan covers 50%	Plan covers 80%	Plan covers 80%
Major services[#]	Plan covers 50%	Plan covers 50%	Plan covers 50%

* Specialty Duo package includes a comprehensive vision plan. Plan includes \$0 eye exam copayment, \$25 copayment for lenses and low-vision aids, and \$100 frame allowance.

† Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life). Pending regulatory approval.

‡ Includes anesthesia, palliative treatment, and restorative dentistry.

12-month waiting period. Includes crown buildups, endodontics, oral surgery, crowns, prosthetics, inlays, onlays, jacket, posts and cores, and veneers.

Extra benefits

SilverSneakers® Fitness Program



Blue Shield knows how very important fitness is to your health and well-being. That's why we offer the SilverSneakers Fitness Program **at no additional cost** to our valued Blue Shield Medicare Supplement plan subscribers!

Get fit, have fun, and make friends with an exercise program designed exclusively for you! The SilverSneakers Fitness Program offers:

Fitness – Enjoy a basic gym membership at any participating SilverSneakers location with access to amenities such as treadmills, weights, a heated pool, an indoor walking track, and more (amenities may vary by location).

Fun – Participate in classes designed to improve strength, flexibility, balance, and endurance in a safe and motivating environment.

Friends – Meet new friends while you exercise, socialize, and enjoy health education seminars that promote living a healthy lifestyle.

Is going to a participating SilverSneakers location inconvenient for you? We also offer **SilverSneakers Steps**, a self-directed fitness program designed for members without convenient access to participating locations. If you live more than 15 miles from a SilverSneakers fitness location, you can order a Steps kit with tools and program elements to help you achieve a healthier lifestyle by increasing your level of physical activity. The program helps you:

- Set your individual fitness goals.
- Track your progress.

You can choose to attend a participating fitness center in combination with using the SilverSneakers Steps program, or just use the Steps kit in the convenience of your own home.

NurseHelp 24/7SM

When you have a minor medical concern, you don't have to wait for the doctor's office to open. Nurses are available 24 hours a day, seven days a week.

- One toll-free call puts you in touch with a registered nurse who will listen to your concerns and help you.
- Internet users can use our secure online instant messaging service, if preferred.

Sometimes just knowing you have someone to talk to makes a big difference.

SilverSneakers is a registered mark of Healthways Inc., an independent company that does not provide Blue Shield of California products and services.

Blue Shield and the Shield symbol are registered marks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

Discount programs to help you save money and stay healthy

Hearing-aid discounts*

As a Blue Shield member, you are eligible for a 32% discount on hearing aids purchased from our contracted provider, Newport Audiology.

- \$0 charge for office visit (includes hearing-aid evaluation, cleaning, and adjustment)
- 32% discount on hearing aids, which come with:
 - Unlimited adaptation and counseling visits
 - Two-year warranty, covering loss and damage
 - Two-year supply of batteries per hearing aid purchased, and in-office servicing for the life of the hearing aid
- Discounts on other products and services

Alternative care discount program*

Blue Shield members are also eligible for 25% savings on acupuncture, chiropractic, and massage therapy services when you see one of our contracted wellness providers. The Alternative care discount program[†] is offered by American Specialty Health Systems Inc. (ASH Systems). ASH Systems has a broad network of screened, credentialed, complementary healthcare providers who offer comprehensive, convenient, and flexible complementary healthcare services.

These discounts are available automatically to all Blue Shield members, without any extra cost or paperwork.*

* The Alternative care discount program is made available through an arrangement with American Specialty Health Systems of California, Inc. (ASH Systems) and is not a covered service of any Blue Shield health plan. ASH Systems credentials and manages the program's practitioners. None of the terms and conditions of Blue Shield health plans applies. Neither Blue Shield nor ASH Systems reviews program practitioner services and products for medical necessity or efficacy and makes no representations, claims or guarantees regarding their services or products. Members who use the discount program are responsible for the payment of services provided by participating network practitioners, including payment for cancelled or missed appointments. Members who are not satisfied with services received from the program's practitioners may use the Blue Shield grievance process described in the Grievance Process section of the *Evidence of Coverage* or *Certificate of Insurance*. Blue Shield reserves the right to terminate this program without notice.

† The California Eye Care Network Vision Program is a value-added feature for Blue Shield members who reside in California and is not a covered benefit of Blue Shield health plans. None of the terms or conditions of Blue Shield's health plans applies. Disposable and replaceable contact lenses, eyeglass frame repairs, promotional eye care offers, medical and surgical eye treatment and any services not specifically included in this program are excluded from the California Eye Care Network Vision Program. Members who are not satisfied with services received from the program's practitioners may use the Blue Shield grievance process described in the Grievance Process section of the *Evidence of Coverage* or *Certificate of Insurance*. Blue Shield reserves the right to terminate this program without notice.

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