



MEDICARE SUPPLEMENTAL COVERAGE

For beneficiaries enrolled in Medicare Part B

Choose the plan that's right for you



See the doctor you want



Value-added discounts



What you get with MEDICARE SUPPLEMENTAL COVERAGE...

Control of your care

Savings and peace of mind

You've worked hard for many years. The last thing you want is to deplete your savings or have to borrow money to cover your health-related expenses. Yet, without a Medicare supplemental insurance plan, that's precisely what could happen. Medicare only covers a portion of your medical costs. With Blue Cross and Blue Shield of North Carolina (BCBSNC) you can stop worrying about the costs that Medicare doesn't cover. We offer nine Medicare supplemental plans so you can choose one to fit your needs and your budget.

- **Wide selection of plans**
- **Protection against unexpected events**

A local company you can trust

As the state's leading health insurer¹ we serve more than 120,000 seniors.² We're the only Medicare supplemental insurer based right here at home in North Carolina, with more than 73 years of experience in the health care industry.

- **North Carolina's leading health insurer**

See the doctor you want

Whichever plan you choose, you can select your own doctor and visit any Medicare-participating hospital. In most cases, your Part A and Part B Medicare claims and supplemental claims will be handled automatically by BCBSNC. It's that easy.

- **Choice of doctors**
- **Easy-to-use, no claims to file**



For assistance in choosing the right plan for you, call your Blue Cross and Blue Shield of North Carolina agent today.



Value-added discounts and prizes

In addition, you'll have access to Blue ValuesSM our family of value-added programs at no extra cost.³ You'll be eligible for discounts of up to 60% on health related products and services, such as eyeglasses, hearing aids, and more. You can also earn prizes through Blue PointsSM for being physically active.

- **Discounts on eyeglasses, hearing aids and more!**
- **Earn prizes for being physically active**
- **Exclusive to our members**

Incentives for early enrollment

Lock in your entry age⁴

There are huge advantages to enrolling in Medicare supplemental coverage within the first six months of enrolling in Medicare Part B.

When you enroll, you lock in your entry age rate forever. Rate adjustments will be made only due to medical inflation or overall claims experience. So, if you enroll when you're 65, you'll always pay the rate of a 65-year-old, even when you're 80!

- **Lock in your entry age rate**
- **Predictable costs**

No waiting periods

If you enroll early, you may be eligible for this plan without medical underwriting and waiting periods for pre-existing conditions. 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.

- **No medical underwriting**
- **No waiting periods for pre-existing conditions**

How Medicare Supplemental Coverage works:

When you need to see a provider, just follow these simple steps:

- 1 Call to schedule an appointment with your provider.**
- 2 Present your BCBSNC ID Card.**
- 3 In most cases, your claim will be filed automatically, and you will have no paperwork.**

Emergency care

You're always covered in case of an emergency. Please seek care from the closest emergency room. You don't need to contact us first.



Guaranteed acceptance by enrolling early

To sign up for Medicare supplemental coverage with BCBSNC please call or see your local BCBSNC agent today. You cannot be turned down for Medicare Supplemental coverage with BCBSNC if you meet all of the following:

- You are age 65 or older or under age 65 and are eligible for Medicare by reason of disability (Plans A,C, and J)
- You enroll within 6 months of enrolling in Medicare Part B
- You are not covered by certain Medicaid programs
- You are a resident of North Carolina

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.

CAUTION: POLICY BENEFITS ARE LIMITED TO THOSE APPROVED BY MEDICARE FOR PAYMENT.

Medicare does not pay ⁵	PLAN A PAYS Form K-74A 2/04	PLAN B PAYS Form K-74B 2/04	PLAN C PAYS Form K-74C 2/04	PLAN D PAYS Form K-74D 2/04	PLAN E PAYS Form K-74E 2/04	PLAN F PAYS Form K-74F 2/04	PLAN H PAYS Form K-74H 8/05	PLAN I PAYS Form K-74I 8/05	PLAN J PAYS Form K-74J 8/05
PART A HOSPITAL SERVICES									
\$992 Inpatient hospital deductible each benefit period		•	•	•	•	•	•	•	•
\$248 a day copayment for days 61-90 in a hospital	•	•	•	•	•	•	•	•	•
\$496 a day copayment for days 91-150 (lifetime reserve) ⁶	•	•	•	•	•	•	•	•	•
100% of Medicare allowable expenses for additional 365 days after Medicare hospital benefits stop completely	•	•	•	•	•	•	•	•	•
First 3 pints of blood per calendar year ⁷	•	•	•	•	•	•	•	•	•
\$124 per day for days 21-100 in a skilled nursing facility ⁸			•	•	•	•	•	•	•
PART B PHYSICIAN AND MEDICAL SERVICES									
\$131 Part B deductible			•			•			•
Generally, 20% of Medicare approved amount (Part B coinsurance) after Part B deductible is met ⁹	•	•	•	•	•	•	•	•	•
100% of Medicare Part B excess charges						•		•	•
ADDITIONAL BENEFITS NOT COVERED BY MEDICARE									
At-home recovery benefits ¹⁰ (up to \$1,600 per calendar year)				•				•	•
Benefits for medically necessary emergency care received in a foreign country ¹¹			•	•	•	•	•	•	•
Preventive care benefits ¹²					•				•
AFFORDABLE MONTHLY RATES¹³									
Age Under 65	\$195.50 ¹⁴	\$255.25 ¹⁵	\$288.50 ¹⁴						\$352.25 ¹⁴
Age 65	\$99.75	\$123.25	\$158.00	\$128.50	\$129.75	\$120.25	\$147.50	\$148.50	\$169.25
66-69	\$100.25	\$125.75	\$169.50	\$136.75	\$138.00	\$157.50	\$161.75	\$162.75	\$176.75
70-74	\$103.25	\$133.75	\$181.25	\$150.00	\$151.00	\$179.25	\$174.25	\$175.50	\$188.50
75 and over	\$104.00	\$140.00	\$205.50	\$176.00	\$177.00	\$201.75	\$181.00	\$182.75	\$206.25

¹ Overall Satisfaction with Plan: Adult Members," p.8, figure 2, *Consumer Assessment of Health Plans Survey (CAHPS)*, 2005. ² Based on BCBSNC enrollment data, 2006. ³ The Blue Values program (including Blue Points) may change or be discontinued at any time. BCBSNC does not profit from this program. BCBSNC provides this program for your convenience and is not liable in any way for the goods and services received. These programs are not part of your policy or benefits, but are value-added discounts available for your use. ⁴ Provided that you stay in the Medicare Supplemental plan in which you are enrolled. Any change in your rate will be preceded by a 30-day notice and is guaranteed for 12 months. ⁵ The policy is the insurance contract. You must read the policy itself to understand all the rights and duties of both you and your insurance company. These policies may not fully cover all of your medical costs. These Medicare supplemental policies contain provisions that limit benefits to those approved for payment by Medicare. Neither Blue Cross and Blue Shield of North Carolina nor its agents are connected with Medicare. ⁶ Sixty days may be used only once. ⁷ If blood is donated to replace what you use, there is no charge. ⁸ You must have been in a hospital for at least three days and enter a Medicare-approved facility generally within 30 days after hospital discharge. No benefits after 100 days. ⁹ For all plans EXCEPT Plans F, I, and J, you may be responsible for charges higher than the amount approved by Medicare unless the provider agrees to accept Medicare's approved amount as full payment. ¹⁰ Pays up to \$40 a visit for home care, certified by a physician as necessary for personal care during recovery from an injury or sickness for which Medicare approved a treatment plan for home health care. At home recovery benefits are provided for up to 8 additional weeks after skilled care is no longer needed. Limited to 7 visits per week, up to \$1,600 annually. ¹¹ 80% of medically necessary emergency care services beginning during first 60 days of trip outside USA, after \$250 annual deductible, up to \$50,000 lifetime maximum. ¹² \$120 limit per year. ¹³ Rates are effective until April 1, 2008 for Plans A-J. ¹⁴ Medicare supplemental rates for individuals who are on Medicare due to disability. ¹⁵ Plan B under 65 rate is only available to current Blue Cross and Blue Shield of North Carolina subscribers who qualify for Medicare due to disability. An independent licensee of the Blue Cross and Blue Shield Association. ©, SM Marks of the Blue Cross and Blue Shield Association. SM1 Mark of Blue Cross and Blue Shield of North Carolina.

