

Blue Medicare SupplementSM

Supplemental health care coverage for Medicare beneficiaries enrolled in Part B residing in North Carolina



Why Blue?

- 1 Covering the gaps left by Medicare*
- 2 Guaranteed acceptance for coverage (See page 2)
- 3 Avoid waiting periods for pre-existing conditions (See page 2)
- 4 Silver&Fit^{®1} fitness program available on most plans.**



Blue Medicare Supplement

Covering the gaps left by 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.*

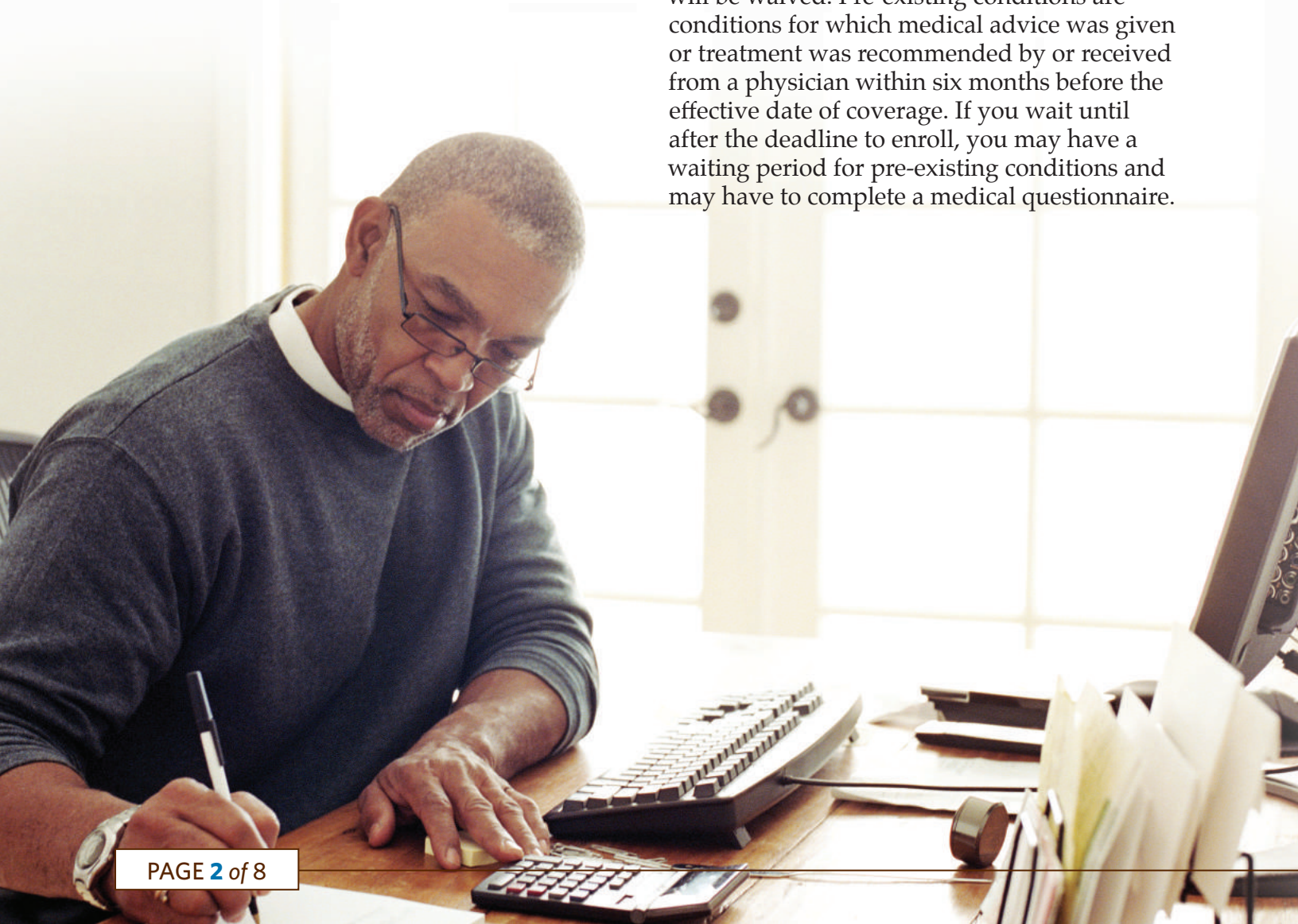
Guaranteed acceptance for coverage

Enrollment is simple. And, you can't be denied for Blue Medicare Supplement coverage if you:

- A) are age 65 or older and eligible for Medicare or under age 65 and are eligible for Medicare by reason of disability (Plans A and C)
- B) enroll within six months of enrolling in Medicare Part B
- C) are not covered by Medicaid
- D) 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 6-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.



Attractive extras

With Blue Medicare Supplement you can also count on some valuable extras. And all of them come with a focus on your health.

Silver&Fit^{®1} Exercise and Healthy Aging Program

This fitness program offers you a low-cost membership at a fitness facility or exercise center near you. For just a \$50 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 and work out in the comfort of your own home. You can choose from more than 15 home fitness kits. And you just pay a \$10 annual fee.

To learn more about the Silver&Fit programs, call 1-877-764-2746 (TTY / TDD 1-877-710-2746) Monday through Friday 8 a.m. to 9 p.m. EST.

Blue365[®] Health and Wellness Deals¹

Blue365 brings you great discounts on a wide variety of products and services. All 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 we send out one deal alert each week, your email inbox stays clutter-free.

To get started with Blue365 savings, just visit www.bcbsnc.com/blue365medicare, click the "Go to Blue365" button and follow the instructions. If you need additional help, simply call 1-855-511-BLUE(2583).

Compare plans

We want to help you choose the Blue Medicare Supplement plan that includes the benefits that are most important to you.

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

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 rate 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.

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.





¹ 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 BCBSNC. Any disputes regarding these products and services may be subject to BCBSNC's grievance process. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither BCBSNC 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.

Benefit chart of Medicare Supplement plans²

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

Basic Benefits







- + **Hospitalization** - Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- + **Medical Expenses** - Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.
- + **Blood** - First three pints of blood each year.
- + **Hospice** - Part A coinsurance.

A	B ³	C	D
Basic benefits, including 100% Part B coinsurance	Basic benefits, including 100% Part B coinsurance	Basic benefits, including 100% Part B coinsurance	Basic benefits, including 100% Part B coinsurance
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible
		Part B Deductible	
		Foreign Travel Emergency	Foreign Travel Emergency
			

Age	A	B	C	D
Under 65	\$747.25	\$839.75	\$949.00	
65	\$114.00	\$128.75	\$154.25	\$130.75
66-69	\$131.75	\$149.50	\$175.75	\$152.50
70-74	\$161.25	\$184.75	\$215.00	\$191.75
75+	\$178.50	\$217.00	\$269.25	\$245.75

[Learn more](#)

Contact your local authorized BCBSNC agent TODAY!

F	F-HD⁴	G	K	L	M	N
Basic benefits, including 100% Part B coinsurance	Basic benefits, including 100% Part B coinsurance	Basic benefits, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic benefits, including 100% Part B coinsurance	Basic benefits, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
Part B Deductible	Part B Deductible					
Part B Excess (100%)	Part B Excess (100%)	Part B Excess (100%)				
Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
			Out-of-pocket limit \$5,120; paid at 100% after limit reached	Out-of-pocket limit \$2,560; paid at 100% after limit reached		
						

Monthly Premiums

F	F-HD⁴	G	K	L	M	N
\$152.25	\$26.00	\$122.00	\$67.50	\$92.25	\$106.00	\$124.50
\$173.50	\$31.50	\$147.50	\$80.25	\$107.25	\$123.50	\$145.00
\$215.75	\$35.75	\$192.50	\$100.75	\$134.75	\$155.00	\$182.25
\$265.75	\$44.50	\$246.50	\$128.75	\$172.75	\$198.75	\$233.75

2 Policy Form Numbers:
 BMS A, 11/13, BMS B, 11/13, BMS C, 11/13,
 BMS D, 11/13, BMS F, 11/13, BMS HDF, 11/13,
 BMS L, 11/13, BMS N, 11/13, BMS G, 11/13, BMS
 K, 11/13, BMS M, 11/13

3 Plan B under 65 rate is only available to current
 BCBSNC members.

4 Benefits for this plan will not begin until your
 \$2,200 deductible is met.

Non-Discrimination and Accessibility Notice

Discrimination is Against the Law

- Blue Cross and Blue Shield of North Carolina (“BCBSNC”) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
- BCBSNC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

BCBSNC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages
- If you need these services, contact Customer Service at 1-800-478-0583. TTY call 1-800-922-3140, 8 a.m. to 8 p.m. daily.
- If you believe that BCBSNC 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:
 - BCBSNC, PO Box 2291, Durham, NC 27702, Attention: Civil Rights Coordinator- Privacy, Ethics & Corporate Policy Office, Telephone **919-765-1663**, Fax **919-287-5613**, TTY **1-888-291-1783** civilrightscordinator@bcbsnc.com
- You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Civil Rights Coordinator - Privacy, Ethics & 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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201, **1-800-368-1019**, **800-537-7697** (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.
- This Notice and/or attachments may have important information about your application or coverage through BCBSNC. 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. Call Customer Service at 1-800-478-0583; TTY call 1-800-922-3140, 8 a.m. to 8 p.m. daily.

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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BlueMedicare SupplementSM

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: 1-800-922-3140).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-478-0583 (TTY: 1-800-922-3140).

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 : 1-800-922-3140)。

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: 1-800-922-3140).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-478-0583 (TTY: 1-800-922-3140) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-478-0583 (ATS : 1-800-922-3140)

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-478-0583. المبرقة الكاتبة: 1-800-922-3140.

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: 1-800-922-3140).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-478-0583 (телетайп: 1-800-922-3140).

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: 1-800-922-3140).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:સુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-478-0583 (TTY: 1-800-922-3140).

ចំណាំ: ប្រសិនបើលោកអ្នកនិយាយជាភាសាខ្មែរ សេវាកម្មជំនួយផ្នែកភាសាមានផ្តល់ជូនសម្រាប់លោកអ្នកដោយមិនគិតថ្លៃ។ សូមទំនាក់ទំនងតាមរយៈលេខ: 1-800-478-0583 (TTY: 1-800-922-3140)។

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-478-0583 (TTY: 1-800-922-3140).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-478-0583 (TTY: 1-800-922-3140) पर कॉल करें।

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-478-0583 (TTY: 1-800-922-3140).

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: 1-800-922-3140) まで、お電話にてご連絡ください。

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

Monthly premiums (rates are effective through May 31, 2018 for Plans A-N).

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 Silver&Fit program is a value-add service on most plans that is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH) to members of BCBSNC's Blue Medicare Supplement plans. The program is not part of a member's policy or benefits, and is not available on our Plan F-HD. The program may be changed or discontinued at any time. Additional fees may apply and results are not guaranteed. You should consult with your doctor before taking part in a fitness program. All programs and services are not available in all areas. Silver&Fit and the Silver&Fit logo are trademarks of ASH and are used with permission herein.

Not connected with or endorsed by the U.S. government or the federal Medicare program.

Learn more

Contact your local authorized BCBSNC agent TODAY!

Limitations & Exclusions

Like most health plans, Blue Medicare Supplement plans have some limitations and exclusions. For example, BCBSNC 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; payable under Medicare.

This brochure contains a summary of benefits only describing our policies' 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 United States 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 coverage, which is guaranteed for 12 months.

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