



# MEDICARE SUPPLEMENTAL COVERAGE

For beneficiaries enrolled in Medicare Part B

4/06 – 3/07

Choose the plan that's right for you



See the doctor you want



Value-added discounts



L1098, 10/05

Innovative health care designed around you<sup>SM</sup> | [bcbsnc.com](http://bcbsnc.com)



**BlueCross BlueShield  
of North Carolina**

# 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 you can stop worrying about the costs that Medicare doesn't cover. We offer 9 of the 10 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 largest Medicare supplemental insurer we serve more than 120,000 seniors.<sup>1</sup> We're the only Medicare supplemental insurer based right here at home in North Carolina, with more than 70 years of experience in the health care industry.

- **North Carolina's largest Medicare supplemental insurer**
- **Coverage from the #1 health care brand in America<sup>2</sup>**

### 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 Blue Cross and Blue Shield of North Carolina. 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.



## 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.

### Value-added discounts

In addition, you'll have access to Blue Values<sup>SM</sup> our family of FREE value-added programs.<sup>3</sup> 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 free prizes for being physically active.

- Discounts on eyeglasses, hearing aids and more!
- Exclusive to our members

## Incentives for early enrollment

### Lock in your entry age

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 forever. Rate adjustments will be made only due to medical inflation or claims experience.<sup>4</sup> 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
- 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



## 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 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

Medicare Does Not Pay <sup>5</sup>	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
<b>PART A HOSPITAL SERVICES</b>									
\$952 Inpatient hospital deductible each benefit period		•	•	•	•	•	•	•	•
\$238 a day copayment for days 61-90 in a hospital	•	•	•	•	•	•	•	•	•
\$476 a day copayment for days 91-150 (lifetime reserve) <sup>6</sup>	•	•	•	•	•	•	•	•	•
100% of Medicare allowable expenses for additional 365 days after Medicare hospital benefits stop completely	•	•	•	•	•	•	•	•	•
First 3 pints of blood per calendar year <sup>7</sup>	•	•	•	•	•	•	•	•	•
\$119 per day for days 21-100 in a skilled nursing facility <sup>8</sup>			•	•	•	•	•	•	•
<b>PART B PHYSICIAN AND MEDICAL SERVICES</b>									
\$124 Part B deductible			•			•			•
Generally, 20% of Medicare approved amount (Part B coinsurance) after Part B deductible is met <sup>9</sup>	•	•	•	•	•	•	•	•	•
100% of Medicare Part B excess charges						•	•	•	•
<b>ADDITIONAL BENEFITS NOT COVERED BY MEDICARE</b>									
At-home recovery benefits <sup>10</sup> (up to \$1,600 per calendar year)				•				•	•
Benefits for medically necessary emergency care received in a foreign country <sup>11</sup>			•	•	•	•	•	•	•
Preventive care benefits <sup>12</sup>					•				•
<b>AFFORDABLE MONTHLY RATES<sup>13</sup></b>									
Age Under 65	\$175.75 <sup>14</sup>	\$266.25 <sup>15</sup>	\$290.00 <sup>14</sup>						\$354.00 <sup>14</sup>
Age 65	\$102.25	\$125.75	\$158.25	\$130.00	\$131.50	\$120.75	\$149.25	\$150.25	\$169.50
66-69	\$102.50	\$128.00	\$168.50	\$139.00	\$140.25	\$157.25	\$162.75	\$163.75	\$177.50
70-74	\$105.75	\$136.25	\$178.75	\$152.50	\$153.75	\$179.25	\$172.50	\$174.00	\$188.00
75 and over	\$106.50	\$142.75	\$206.50	\$178.75	\$179.50	\$200.75	\$180.00	\$182.00	\$208.00

1 BCBSNC Internal Product Development research, 6/04. 2 Brand Strength Measure Survey, Synovate, Inc., 2003. 3 This program may change or be discontinued at any time. BCBSNC does not profit from this program and it is not part of your policy or benefits. It is a value-added program available for your use. 4 Rates are subject to change but you alone will not be singled out for premium increases based on your health or age. 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, 2007 for Plans H-J. Rates are effective until April 1, 2007 for Plans A-F. 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.

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

