



Medicare Supplement Products

	Basic Benefit Options		Comprehensive Plan Options			Budget-Conscious Plan Options				
	Plan A	Plan B	Plan C	Plan F	Plan G	High Deductible Plan F*	High Deductible Plan G*	Plan K	Plan L	Plan N
Reduced Premium Medicare Select Option Available (eligibility based on ZIP code)		✓	✓	✓	✓			✓	✓	✓
Basic Benefits	✓	✓	✓	✓	✓	✓	✓	100% / 50%	100% / 75%	✓ copay applies
Skilled Nursing Coinsurance			✓	✓	✓	✓	✓	50%	75%	✓
Part A Deductible		✓	✓	✓	✓	✓	✓	50%	75%	✓
Part B Deductible			✓	✓		✓				
Part B Excess				✓	✓	✓	✓			
Foreign Travel Emergency Care			✓	✓	✓	✓	✓			✓
Annual Out-of-Pocket Limit								\$5,880	\$2,940	

*This high deductible option requires a member to pay a deductible of \$2,340 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible.

Key Benefits

Use any doctor or hospital that accepts Medicare

- Blue Cross and Blue Shield of Illinois (BCBSIL) is a name recognized by doctors and specialists everywhere
- Doctors who accept Medicare will accept Medicare Supplement members
- Virtually hassle-free claims processing

Guaranteed coverage when enrolled in Medicare Parts A & B

- Guaranteed acceptance when you turn 65
- No health questions or physical exams
- Covers pre-existing conditions
- Ten available Medicare Supplement plans to choose from, including basic, comprehensive and budget-conscious plan options, including Plan G and High Deductible Plan G

Helps with costs that Parts A and B do not cover

- Copayments for a doctor's visit
- Copayments for hospital outpatient visits
- Copayments for medical services or supplies

Fastest-growing plans:

- Plan G
- Plan G Select

Stable rates

- Reliable rates – no teaser rates or gimmicks
- Only modest rate fluctuation over the past 10 years

Household discount

- Applies to two members residing in same household
- Both must be enrolled in Medicare Supplement plans
- Increase in premium discount

New rate structure factors in:

- Gender
- Tobacco Users

Customer Service

- 100% Customer satisfaction rate*
- Two-day average claim processing time
- Four out of five member inquiries resolved on the first call

New value-added benefits

- TruHearing™ \$0 annual exam benefit and discounts on hearing aids included in all plans
- 24/7 Nurse Line access for all Medicare Supplement members

Member 'extras'

- Blue365® program provides discounts on products and services that encourage healthy living
- Blue Access for MembersSM is a secure website for members to learn more about their policies, track claims, and much more

* Source: Continuous Tracking Program 2019; DSS Research, BCBSIL

Saving with Medicare Select

Medicare Select is a money-saving option for members who live within 30 miles of a contracting hospital. It has all of the same benefits as a standard option, but it costs less. With Medicare Select, the Medicare Part A deductible is covered for non-emergency care at contracting hospitals.

- One out of three Medicare Supplement members choose Medicare Select
- Medicare Select can save members up to 20% in premium costs for certain plans
- Nearly 100 Illinois hospitals in Medicare Select networks
- Metro and state-wide access

TruHearing® is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids.

Blue365 is a discount program only for BCBSIL members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan. Members should check the benefit booklet or call the customer service number on the back of their ID card for more information. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. Members may want to talk to their doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSIL is that of independent contractors. BCBSIL makes no endorsement, representations or warranties regarding any products or services they offer.

For Agent training only, not intended for marketing/sales activities. Product information subject to change.

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