



BlueCross BlueShield
of Illinois

Medicare Supplement Insurance Plans

**Enroll now –
your acceptance
is guaranteed!¹**





no one handles Medicare coverage gaps better than we do

You're off to a smart start. With this booklet, you're getting important information about Medicare Supplement insurance plans from Blue Cross and Blue Shield of Illinois (BCBSIL).²

Information is key to understanding Medicare costs and who covers those costs. For example, while Medicare pays much of your health care bill, you are required to pay what is left over. That could add up quickly – as much as \$57,424³ in a single year.

Choose a Medicare Supplement insurance plan that starts where Medicare stops.

We can help you understand where the gaps in Medicare are and how a Medicare Supplement insurance plan can help you bridge those gaps. And, we'll introduce you to the basic benefits in all nine BCBSIL Medicare Supplement insurance plans. You'll be able to compare options and features from the most basic to the most comprehensive plan – and everything in between. We are confident you will find one that will fit your needs and budget.

¹ As long as you are an Illinois resident, age 65 or older, and have Medicare Parts A and B, your acceptance is guaranteed.

² **Not Connected with or Endorsed by the U.S. Government or the Federal Medicare Program.**

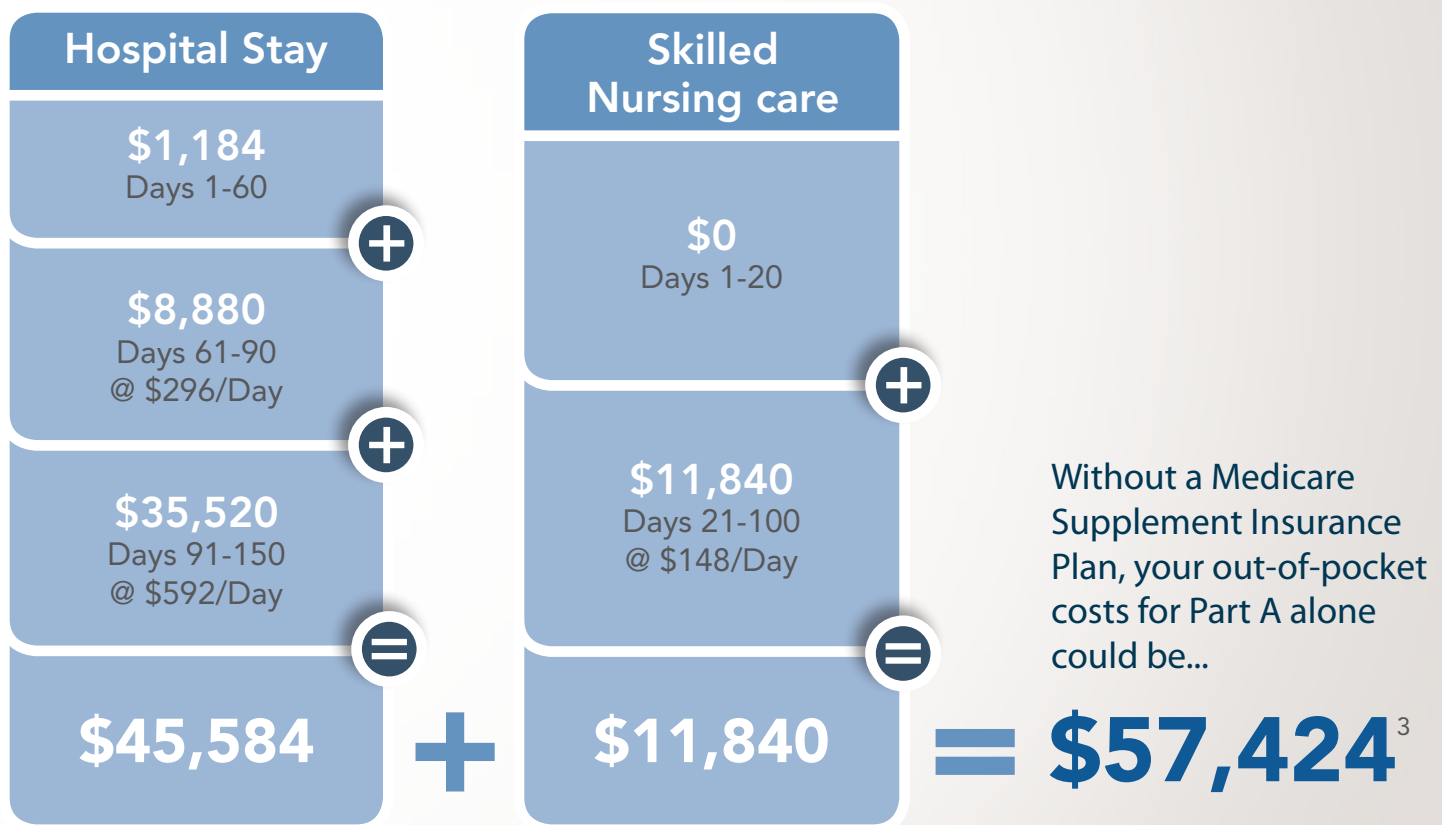
³ Based on an unusual or unique claim.



when Medicare falls short

You can think of Medicare as a safety net. But even a safety net has holes. And when it comes to Medicare, that can leave certain health care expenses uncovered. The cost savings chart below shows what could happen when you have a serious illness or injury without a Medicare Supplement insurance policy to help protect you.

Cost savings chart



Get more from Medicare!
Call your authorized independent BCBSIL agent.





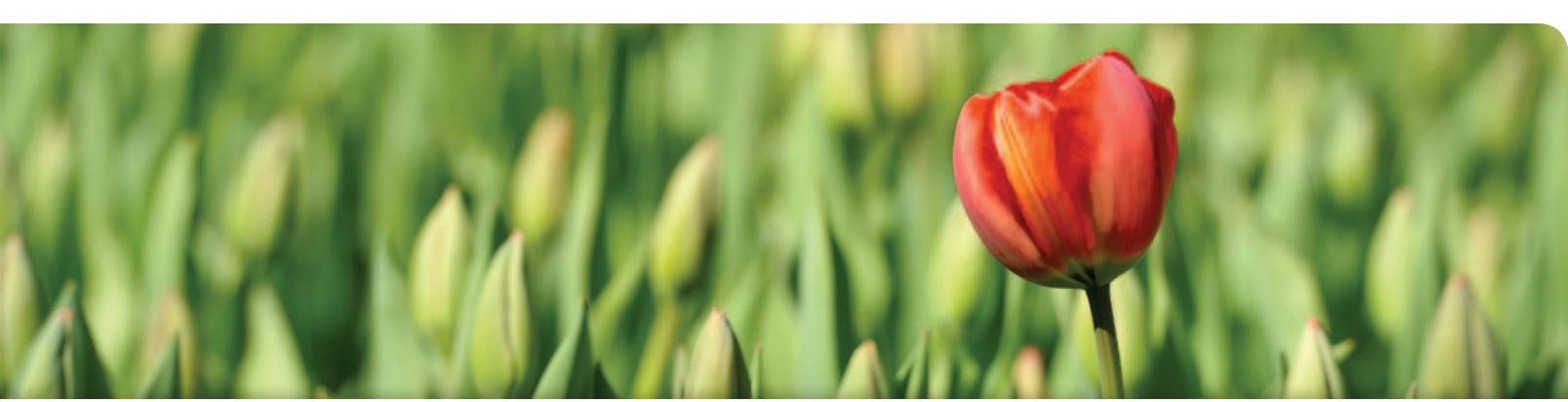
Medicare Supplement insurance plans to the rescue

Let's start with the basic benefits we include in all our Medicare Supplement insurance plans. These are:

- 🔵 Part A hospitalization coinsurance plus coverage for 365 additional days after Medicare benefits end.
- 🔵 Part B medical coinsurance (generally 20 percent of Medicare approved expenses) or copayments for hospital outpatient services. Plans K, L, and N require you to pay a portion of Part B coinsurance or copayments.
- 🔵 The first three pints of blood each year.
- 🔵 Hospice Part A coinsurance.

The chart below shows the BCBSIL Medicare Supplement insurance plans that are available to you. As you can see, the plans vary in coverage. This gives you lots of leeway when choosing the right insurance plan for you. To help you decide, call your authorized independent BCBSIL agent.

	A	B	C	F F*	G	K**	L**	N***
Basic Benefits	X	X	X	X	X	X	X	X
Skilled Nursing Co-insurance			X	X	X	X (50%)	X (75%)	X
Part A Deductible		X	X	X	X	X (50%)	X (75%)	X
Part B Deductible			X	X				
Part B Excess				X (100%)	X (100%)			
Foreign Travel Emergency			X	X	X			X
Annual Out-of-Pocket Limit						\$4,800****	\$2,400****	



beyond the basic

Medicare Supplement insurance coverage

We include plans that can provide you with additional protection. All of these plans – F, High Deductible F, G, and N⁴ – offer you:

- **Cost-effective coverage** for many Medicare-eligible expenses, such as:
 - Hospital Care
 - Office Visits/Physician Services
 - Outpatient X-Rays and Lab Tests
 - Physical, Radiation, and Speech Therapy
 - Ambulance Service
- **A name doctors and specialists everywhere know, value, and accept.**
- **“Excess charge” Part B coverage on Plans F, High Deductible Plan F, and Plan G.**
Consult your authorized independent BCBSIL agent to discuss the right plan for you.

Put your mind at ease knowing that your health care coverage is with a financially stable and recognized leader serving Illinoisans for over 75 years.

⁴ We also offer basic Plan A, as well as Plans B, C, K, and L.

* Plan has an option called High Deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar-year \$2,110 deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed \$2,110. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

** Plans K and L provide for different cost-sharing for items and services than the other plans we offer. Once you reach the annual limit, the plan pays 100% of the Medicare copayments and coinsurance for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare approved amounts, called “excess charges”. You will be responsible for paying excess charges.

*** Plan N requires a copayment of up to \$20 for office visits and a copayment of up to \$50 for ER.

**** The out-of-pocket annual limit will increase each year for inflation.



our Medicare Select option⁵ can save you money

With Medicare Select, you get the same benefits as our standard Medicare Supplement insurance plans and you reduce your costs. To save on premiums you simply agree to use one of the Medicare Select network hospitals for non-emergency services. Emergency care, however, is covered at any hospital. And, as with all of our Medicare Supplement insurance plans, BCBSIL is recognized by doctors and specialists everywhere. We offer several health care plans that feature Medicare Select. These plans provide a range of benefits and costs. Talk to your BCBSIL Medicare Supplement insurance expert to learn more. He or she will be happy to help you select a plan that meets your needs – and saves you money. **Please note: to take part you must live within 30 miles of a network Medicare Select hospital. If you use a non-network hospital for a non-emergency admission, you must pay the \$1,184 Part A deductible yourself.**

For the most up-to-date listing of Illinois Medicare Select network hospitals, please visit [bcbsil.com/medicare](https://www.bcbsil.com/medicare).

Need Answers?

Call your authorized independent BCBSIL agent.

⁵ Med-Select Plans require that you use Blue Cross and Blue Shield of Illinois contracting Med-Select hospitals for non-emergency admissions to receive coverage for the Medicare Part A deductible. In an emergency, the \$1,184 deductible is covered at any hospital from which you receive care.



more valuable features for plan members

Discount program⁶ for health care products and services.

Discounts on the following are available at no extra fee:

- Vision products and services, including eyewear, contact lenses, and laser correction surgery.
- Hearing aids and exams.
- Weight management programs.
- Complementary Alternative Medicine (CAM), including acupuncture, vitamins/herbal supplements, chiropractic, health and wellness-related magazines, and more.

A fitness program⁷ that fits your lifestyle.

This program opens the door to a network of fitness centers that are located close to home or work, near friends and family, and even available where you travel. It's never been more convenient and affordable to start your own personal campaign to get and stay in shape. Check out these features – and, for more details, please visit bcbsil.com.

- Virtually unlimited access to a nationwide network of popular fitness clubs.
- Flexible membership, no long-term contracts.
- An affordable one-time enrollment fee and a budget-friendly monthly fee.

⁶ The value-added discount program is available to BCBSIL Medicare Supplement subscribers. The products and services available are not part of the Medicare Supplement insurance plan being advertised in this information packet. The discount health care program is not insurance. The value-added products and services may be discontinued or changed at any time and may be subject to geographical availabilities.

⁷ The Fitness Program is not part of the Medicare Supplement insurance plan being advertised in this information packet. The Fitness Program may be discontinued or changed at any time and may be subject to geographic availability. Subscribers are responsible for all fees, dues, and other charges related to The Fitness Program. Refer to program terms and conditions for further details.



help close the Medicare coverage gap today

Take these steps to help protect yourself against uncovered, unexpected medical costs.

- **Use the coverage chart included** to familiarize yourself with BCBSIL Medicare Supplement insurance plans offered. Keep in mind that all plans feature a basic benefits package that covers a significant portion of the Medicare gap.
- **Note the differences between plans.** Some Medicare Supplement insurance plans feature additional coverage options. To help lower costs, some other plans offer less comprehensive benefits or higher cost sharing
- **Consider your situation,** compare plan costs including monthly premium and out-of-pocket-expenses, and apply for the plan that best fits your needs.

Apply now,
send your application today!



we want you to be 100 percent satisfied

We want you to be 100 percent satisfied, and we work hard – very hard – to reach that goal. Maybe that’s why our subscribers give us such high “value” ratings. You really do get more for your money from BCBSIL. Remember, to apply you must be a Illinois resident and be covered by Medicare Parts A and B. We look forward to you being our next satisfied subscriber!

Can I change my mind?

When you apply for a BCBSIL Medicare Supplement insurance plan it is yours to examine without cost or obligation. You don’t have to send any money! If coverage is extended, you’ll receive your policy package in the mail to examine. When you are satisfied, be sure to pay the first premium to activate your coverage.

If you are not satisfied for any reason, you can follow these simple steps:

Within 30 days after its delivery to you, this policy may be surrendered by delivering or mailing it to the BCBSIL (the Insurer) Administrative Office, branch office, or agent through whom it was purchased. Upon such surrender, any premiums paid – less any claims paid – will be returned.

Help protect your future. We’ll show you how.
Call your authorized independent BCBSIL agent.



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Ten great reasons to buy a Medicare Supplement insurance plan from BCBSIL.

1. Guaranteed Acceptance.¹
2. Virtually hassle-free claims processing.
3. A name recognized by doctors and specialists everywhere.
4. Reliable coverage from a respected industry leader.
5. Helpful individual service from Medicare Supplement insurance representatives.
6. Coverage when you travel domestically.
7. Online information on claims, benefits, and tools.
8. Over 75 years of experience, know-how, and service to Illinois residents.
9. Discount program that encourages subscribers to experience healthy lifestyles.
10. Enroll through your authorized independent BCBSIL agent at no additional cost.



**BlueCross BlueShield
of Illinois**

Enroll yesterday!

(Today will work too.)

Your acceptance is guaranteed!¹

Call your authorized independent BCBSIL agent.



A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association.