

Blue Medicare SupplementSM

June 2021 – May 2022

Supplemental Health Care Coverage for Medicare Beneficiaries



BlueCross BlueShield
of North Carolina

MEDICARE

Visit [Medicare.BlueCrossNC.com](https://www.Medicare.BlueCrossNC.com)



Welcome to **Blue** Medicare Supplement™

We're Here to Help

Thank you for your interest in **Blue Medicare Supplement** from Blue Cross and Blue Shield of North Carolina (Blue Cross NC).

We're proud to be one of North Carolina's leading health insurance companies. Today, more than 3.8 million customers rely on us for health care solutions – more than any other insurer based in North Carolina. In fact, one of every three North Carolinians is among our customers.*



At Blue Cross NC,
we've been helping
North Carolinians
for more than
87 years.

Note: *Blue Cross NC internal data, June 2020.

Have Medicare Supplement Questions? We've Got Answers. **Contact Blue Cross NC:**

 **Phone: 1-800-478-0583**

 **TTY: 711**

 **Hours: 7 days a week, 8 a.m. – 8 p.m.**

 **Visit: [Medicare.BlueCrossNC.com](https://www.Medicare.BlueCrossNC.com)**

Or contact your Blue Cross NC Authorized Agent.

Blue Medicare Supplement Important Information

Covering the Gaps Left by Original 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. You're eligible for Blue Medicare Supplement coverage if you:

- Are age 65 or older and eligible for Medicare (or under age 65 and eligible for Medicare by reason of disability – Plan A and Plan G available)
- Enroll within six months of enrolling in Medicare Part B
- Are not covered by certain Medicaid programs
- 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 six 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.

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

Notes:

- Blue Medicare Supplement rates are effective through May 31, 2022.
- 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.

Medicare Basics

Original Medicare (Part A and Part B) is run by the federal government. The government pays doctors and hospitals directly for health care.

Part A Covers:

- Hospital care
- Skilled nursing facility care
- Hospice care
- Home health services



Part B Covers:

- Doctor visits
- Preventive services
- Ambulance services
- Physical and speech therapy



Part C (Medicare Advantage Plan) Provides:

- Part A benefits, including hospital visits, skilled nursing care and home health care
- Part B benefits, such as doctor visits, outpatient care, screenings and lab tests
- Prescription drug coverage (Part D coverage is included in most Medicare Advantage plans)



Part D (Prescription Drug Plan) Provides:

- Help paying for prescription drugs including both brand name and generic medications
- A list of the drugs (also called a formulary) covered under the plan
- A network of available pharmacies to choose from and mail order pharmacy services



Note: This information is not a complete description of benefits. Contact Blue Cross NC or your Authorized Agent for more information.



Compare Plans

We Want to Help You Choose the Blue Medicare Supplement Plan That Includes the Benefits Most Important to You

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.

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 rates 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.

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

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

	Plan A pays BMS A, 12/18	Plan G pays BMS G, 12/18	High Deductible Plan G ¹ pays BMS HDG, 12/18	Plan K pays BMS K, 12/18	Plan N pays BMS N, 12/18
Part A (Hospitalization)					
\$1,484 inpatient hospital deductible each benefit period		✓	✓	Covers 50% ⁴	✓
\$371 a day copayment for days 61–90 in a hospital	✓	✓	✓	✓	✓
\$742 a day copayment for days 91–150 (lifetime reserve ²)	✓	✓	✓	✓	✓
100% of Medicare-allowable expenses for additional 365 days after Medicare hospital benefits are exhausted	✓	✓	✓	✓	✓
\$185.50 per day for days 21–100 in a skilled nursing facility ³		✓	✓	Covers 50% ⁴	✓
Part B (Physician and Medical Services)					
Generally, 80% of Medicare-approved amount (Part B coinsurance) after Part B deductible is met	✓	✓	✓	✓	Up to \$20 per office visit Up to \$50 per ER visit
100% of Medicare Part B excess charges		✓	✓		
Silver&Fit [®] offered	✓	✓		✓	✓
TruHearing [®] offered	✓	✓	✓	✓	✓

✓ Benefit included in plan.

¹ Benefits for this plan will not begin until your \$2,370 deductible is met.

² After 90 days of hospitalization, Medicare benefits are paid from a one-time, lifetime reserve of 60 additional days, which are not renewable each benefit period.

³ You must have been in a hospital for at least three days and enter a Medicare-approved facility within 30 days after hospital discharge.

⁴ Until annual out-of-pocket limit of \$6,220 is met.

Monthly Premiums

Non-Tobacco User										
Age	Plan A		Plan G		High Deductible Plan G		Plan K		Plan N	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
<65	\$1,214.75	\$1,317.50	\$1,280.00	\$1,388.50	N/A	N/A	N/A	N/A	N/A	N/A
65	\$111.50	\$120.25	\$99.75	\$107.50	\$38.00	\$41.00	\$66.75	\$72.00	\$89.50	\$96.50
66	\$117.00	\$126.25	\$104.25	\$112.25	\$38.00	\$41.00	\$70.75	\$76.25	\$93.50	\$100.75
67	\$121.25	\$130.75	\$109.00	\$117.50	\$38.00	\$41.00	\$73.25	\$79.00	\$97.75	\$105.50
68	\$125.75	\$135.50	\$113.25	\$122.00	\$38.00	\$41.00	\$76.00	\$82.00	\$101.50	\$109.50
69	\$129.75	\$140.75	\$117.75	\$127.00	\$38.00	\$41.00	\$78.50	\$84.75	\$105.75	\$114.00
70	\$140.00	\$151.00	\$147.25	\$158.75	\$39.25	\$42.25	\$90.75	\$98.00	\$132.00	\$142.50
71	\$147.00	\$158.50	\$154.50	\$166.75	\$39.25	\$42.25	\$95.25	\$103.00	\$138.75	\$149.50
72	\$154.00	\$166.00	\$162.00	\$174.75	\$39.25	\$42.25	\$100.00	\$107.75	\$145.25	\$156.75
73	\$161.00	\$173.75	\$169.50	\$182.75	\$39.25	\$42.25	\$104.50	\$112.75	\$152.00	\$164.00
74	\$168.00	\$181.25	\$176.75	\$190.75	\$39.25	\$42.25	\$109.00	\$117.75	\$158.50	\$171.00
75	\$173.00	\$186.50	\$215.75	\$232.75	\$43.50	\$47.00	\$112.00	\$121.00	\$195.75	\$212.75
76	\$180.25	\$194.50	\$224.75	\$242.50	\$43.50	\$47.00	\$116.75	\$126.00	\$204.75	\$222.50
77	\$187.75	\$202.25	\$234.00	\$252.50	\$43.50	\$47.00	\$121.50	\$131.25	\$214.00	\$232.50
78	\$195.00	\$210.25	\$243.25	\$262.25	\$43.50	\$47.00	\$126.25	\$136.25	\$223.25	\$242.25
79	\$202.25	\$218.25	\$252.25	\$272.25	\$43.50	\$47.00	\$131.00	\$141.50	\$232.25	\$252.25
80+	\$202.75	\$218.75	\$281.75	\$303.75	\$43.50	\$47.00	\$151.00	\$162.75	\$261.75	\$283.75

Note: Rates are effective through May 31, 2022.

Monthly Premiums

Tobacco User										
Age	Plan A		Plan G		High Deductible Plan G		Plan K		Plan N	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
<65	\$1,239.75	\$1,342.50	\$1,305.00	\$1,413.50	N/A	N/A	N/A	N/A	N/A	N/A
65	\$136.50	\$145.25	\$124.75	\$132.50	\$50.50	\$53.50	\$91.75	\$97.00	\$114.50	\$121.50
66	\$142.00	\$151.25	\$129.25	\$137.25	\$50.50	\$53.50	\$95.75	\$101.25	\$118.50	\$125.75
67	\$146.25	\$155.75	\$134.00	\$142.50	\$50.50	\$53.50	\$98.25	\$104.00	\$122.75	\$130.50
68	\$150.75	\$160.50	\$138.25	\$147.00	\$50.50	\$53.50	\$101.00	\$107.00	\$126.50	\$134.50
69	\$154.75	\$165.75	\$142.75	\$152.00	\$50.50	\$53.50	\$103.50	\$109.75	\$130.75	\$139.00
70	\$165.00	\$176.00	\$172.25	\$183.75	\$51.75	\$54.75	\$115.75	\$123.00	\$157.00	\$167.50
71	\$172.00	\$183.50	\$179.50	\$191.75	\$51.75	\$54.75	\$120.25	\$128.00	\$163.75	\$174.50
72	\$179.00	\$191.00	\$187.00	\$199.75	\$51.75	\$54.75	\$125.00	\$132.75	\$170.25	\$181.75
73	\$186.00	\$198.75	\$194.50	\$207.75	\$51.75	\$54.75	\$129.50	\$137.75	\$177.00	\$189.00
74	\$193.00	\$206.25	\$201.75	\$215.75	\$51.75	\$54.75	\$134.00	\$142.75	\$183.50	\$196.00
75	\$198.00	\$211.50	\$240.75	\$257.75	\$56.00	\$59.50	\$137.00	\$146.00	\$220.75	\$237.75
76	\$205.25	\$219.50	\$249.75	\$267.50	\$56.00	\$59.50	\$141.75	\$151.00	\$229.75	\$247.50
77	\$212.75	\$227.25	\$259.00	\$277.50	\$56.00	\$59.50	\$146.50	\$156.25	\$239.00	\$257.50
78	\$220.00	\$235.25	\$268.25	\$287.25	\$56.00	\$59.50	\$151.25	\$161.25	\$248.25	\$267.25
79	\$227.25	\$243.25	\$277.25	\$297.25	\$56.00	\$59.50	\$156.00	\$166.50	\$257.25	\$277.25
80+	\$227.75	\$243.75	\$306.75	\$328.75	\$56.00	\$59.50	\$176.00	\$187.75	\$286.75	\$308.75

Notes:

- Rates are effective through May 31, 2022.
- Tobacco user rates do not apply during Guaranteed Issue period.

Take a Look at One of Our Most Popular Plans: Plan G

Blue Medicare Supplement plans help cover the gaps in Original Medicare. Here's how Plan G covers costs that Original Medicare doesn't.

Part A (Hospitalization):

- \$1,484 inpatient hospital deductible each benefit period
- \$371 a day copayment for days 61–90 in a hospital
- \$742 a day copayment for days 91–150 (lifetime reserve)
- 100% of Medicare-allowable expenses for an additional 365 days after your Medicare hospital benefits are exhausted
- \$185.50 a day for days 21–100 in a skilled nursing facility

Part B (Physician and Medical Services):

- Generally, 80% of the Medicare-approved amount (Part B coinsurance) after your Part B deductible is met
- 100% of Medicare Part B excess charges

IMPORTANT: Remember Your Prescription Drug Coverage

As you consider your Blue Medicare Supplement options, remember to consider your prescription drug needs, too. Medicare prescription drug coverage (also called Medicare Part D) plans are offered by private companies like Blue Cross NC. Our plans, like all Medicare prescription drug plans, are approved by Medicare.

We offer multiple Prescription Drug Plans designed to make filling your prescriptions more affordable for you. Be sure to learn more at [Medicare.BlueCrossNC.com](https://www.Medicare.BlueCrossNC.com), or contact your Blue Cross NC Authorized Agent.

Be sure to take a look at the chart of all plans and select the one that works best for you.



Attractive Extras

Coverage That Comes With Added Value

In addition to the valuable coverage that Blue Medicare Supplement plans offer you, there are a number of available programs that bring you even more value.

You'll find a wide variety of discounts on health and fitness-related services and products through the Blue365® program. In addition to Blue365, there's a program that offers you a low-cost gym membership along with at-home fitness options. There's also the TruHearing program for hearing aids at very attractive prices and hearing exams at no additional cost. You'll see details on these programs on the following pages.

You'll find a wide variety of discounts on health and fitness-related services and products...

Attractive Extras

Blue-to-Blue™

Flexibility to Change

With some insurers, you can get locked into a plan that may not be right for you. But thanks to our **exclusive Blue-to-Blue program**, if your needs change over time, Blue Cross NC gives you the flexibility to switch plans:*

- Without additional medical exams
- Without underwriting or additional health questions
- Without any hassle!

For more information, call: **1-800-478-0583** (TTY:711).
Or contact your Blue Cross NC Authorized Agent.

You can always be sure to have the plan that best suits your needs and budget.

Note: *Certain limits apply. You may only switch plans at designated times during the year.

Blue365®

Health and Wellness Deals

Blue365 brings you great discounts on a wide variety of products and services 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 you'll receive just one email with new deals each week, your email inbox stays clutter-free.

For more information, call: **1-855-511-BLUE(2583)**.
Or visit: BlueCrossNC.com/Blue365Medicare.

Note: 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 Blue Cross NC. Any disputes regarding these products and services may be subject to the Blue Cross NC grievance process. Blue Cross Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither Blue Cross NC 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.

Attractive Extras

Silver&Fit®

Healthy Aging and Exercise Program

This fitness program, available on select Medicare Supplement plans, offers you a low-cost membership at a fitness facility or exercise center near you. For just a \$50 annual fee, you can have a 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. Choose from more than 34 home fitness kits – and pay just a \$10 annual fee.

Program Includes:

- Online videos for Pilates, yoga and a variety of other fitness topics
- Weekly live one-on-one sessions with a trained health coach
- Home fitness kits include Aqua, Tai Chi, Chair-Based Exercise and many more
- More than 15,000 participating fitness centers and select YMCAs

Note: The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Annual membership fees renew June 1. The program is not part of a member's policy or benefits, and is not available on our Plan G-HD. All programs and services are not available in all areas. Please make sure to talk to a doctor before starting or changing an exercise routine. Silver&Fit, Fit at Home and the Silver&Fit logo are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Home kits are subject to change. Not all YMCAs participate in the network. ASH does not offer Blue Cross NC products or services. Not connected with or endorsed by the U.S. government or the federal Medicare program.

TruHearing®

Hearing Aid Program

TruHearing covers one hearing aid per ear per year for a low copay of \$699 per TruHearing Advanced hearing aid, or \$999 per TruHearing Premium hearing aid. Also, as part of the program, a TruHearing provider will consult with you to determine the best type and style of hearing aid to address your lifestyle and unique hearing needs. If you are experiencing hearing loss, we hope you'll take advantage of this program.

Note: TruHearing is a registered trademark of TruHearing, Inc. TruHearing is an independent company and does not offer Blue Cross NC products or services. This program may change or be discontinued at any time.



Limitations and Exclusions

Blue Medicare Supplement™

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

This brochure contains a summary of benefits only describing our policy's 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 U.S. 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 rates. The new rate will be guaranteed for 12 months.

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.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact 1-800-478-0583 (TTY: 711) for assistance.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Llame al 1-800-478-0583 (TTY: 711) para obtener ayuda.

Neither Blue Cross and Blue Shield of North Carolina or its agents are endorsed by or affiliated with the United States government or the federal Medicare program.

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Blue Medicare SupplementSM

Contact **Blue Cross NC**

Phone: 1-800-478-0583 (TTY: 711)

Hours: 7 days a week, 8 a.m. – 8 p.m.

Online: [Medicare.BlueCrossNC.com](https://www.Medicare.BlueCrossNC.com)

Centers: [BlueCrossNC.com/Centers](https://www.BlueCrossNC.com/Centers)

Or contact your Blue Cross NC **Authorized Agent**.



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