



## The coverage you need; the flexibility and value you want.

### The high price of low rates

With Medicare Supplement plans from some insurers, you might get a low rate to start. But, when it's time to renew a few years down the line, you can get stuck with a much higher rate.

And what if your needs change and you want to switch Medicare Supplement plans? You may have to reapply and face a new round of medical questions to qualify.

The result? Over time, you could end up paying much more in premiums and end up stuck with a plan you can't change – a plan that may not fit your needs or budget.

### Blue-to-Blue: The freedom to choose

Blue-to-Blue gives every Blue Cross and Blue Shield of North Carolina (Blue Cross NC) Medicare Supplement member the freedom to switch from one of our current Medicare Supplement plans to another – no underwriting required.\* Members can switch plans at designated times throughout the year. So, current members can always be sure to have the Medicare Supplement plan that best suits their needs and budget.



See the reverse side for an example of how savings with Blue Cross NC can grow over time. Even without switching plans.





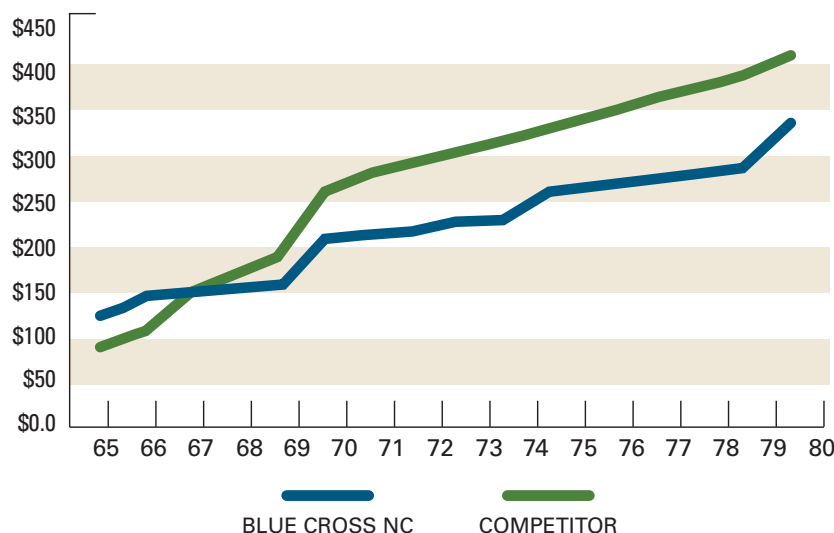
## The freedom to change and save

With Blue Cross NC, you have the freedom to save significantly on premiums over the years. Just take a look at the example below. While another plan offers lower premiums to start, over the course of 15 years, the Blue Cross NC plan will save you more than \$9,700.\*\*

Thanks to Blue-to-Blue, you can switch to a more economical plan or a plan offering benefits that better fit your needs. And you can do so without new underwriting.

To learn more about  
**Blue-to-Blue**, contact your  
local authorized agent.

### Plan G Rate Estimates



When you stay with a Blue Cross NC Medicare Supplement plan, you can save a great deal on premiums, because rate increases are more consistent and predictable over time. (Competitor rate is based on actual Plan G rates from a competitive Medicare Supplement offering.)

Note:

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

\*\* This example is for illustrative purposes only. Any given individual's rates and situation may vary from this example. Example rate quote is for a 65-year-old enrolling in Plan G, continuing through age 80. The deductible amount for this plan is updated annually.

Contact Blue Cross NC or an authorized Blue Cross NC agent for further details on costs, coverage, limitations, exclusions and terms under which Medicare Supplement policies may be continued in force. Neither Blue Cross NC nor its agents are affiliated with Medicare or endorsed by the U.S. government. 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. ®, SM Marks of the Blue Cross and Blue Shield Association. The agency is an independent entity that has been appointed as an authorized agent of Blue Cross NC. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. U15143, 12/18

