

Medicare Supplement plans at a glance

**Medicare Supplement plan information
is effective as of January 1, 2016**

Use this brochure to learn all the advantages of choosing the right Blue Shield Medicare Supplement plan for you.

Contact your authorized Blue Shield broker to request an enrollment kit.

What's inside:

1. Why choose Blue Shield?
2. What we offer
3. Guaranteed acceptance
4. Blue Shield Medicare Prescription Drug Plans
5. Dental and dental + vision PPO plans
6. Plan extras – SilverSneakers Fitness program and discount programs

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1 Why choose Blue Shield?

Why choose a Medicare Supplement plan?

Coverage – Medicare Supplement plans (or Medigap plans) help pay some of the healthcare costs (gaps) that Original Medicare doesn't cover (like copayments, coinsurance, and deductibles).

Choice – Go to any doctor or specialist who accepts Medicare anywhere in the United States – **you're not limited to a provider network.**

Ease – No medical claim forms to file.

Flexibility – Many different supplemental plans designed to fit your various needs and budget.

Why choose Blue Shield?

Affordability – Along with affordable rates, you'll have several opportunities to save on your monthly plan dues.

- **Welcome to Medicare Rate Savings** – If you're new to Medicare Part B and age 65 or older, you can save \$15 each month¹ for the first 12 months on your Medicare Supplement plan rates – up to \$180.
- **Easy\$PaySM** – Save \$3 per month by paying your monthly dues through automatic checking or savings account debits.¹
- **Two-party enrollment** – You may be able to save on your plan dues if you and your spouse or domestic partner are age 65 or older and covered under one agreement.¹



SilverSneakers – We're the only California-based carrier that offers a basic gym membership through the SilverSneakers® Fitness program to Medicare Supplement plan subscribers.

Convenience – In addition to your Blue Shield Medicare Supplement plan, you can also apply for and purchase:



Medicare Part D prescription drug coverage – see Section 4 for more information



Affordable dental or dental + vision coverage – see Section 5 for more information

Doing the right thing – As a not-for-profit health plan, we've put the care of our members before profits for over 75 years. We strive to uphold high standards of ethical business practices in our programs, plans, and interactions with everyone we serve. In fact, we have been recognized as one of the World's Most Ethical Companies for the past four years by the Ethisphere Institute.²

- 1 Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the subscriber. Two-party rates do not apply to High Deductible Plan F and Plan K. Two-party rates do not apply to tobacco users. The Welcome to Medicare Rate Savings do not apply to High Deductible Plan F, Plan K, and Plan N.
- 2 April 2015. For more about Ethisphere, the World's Most Ethical ranking methodology, and the complete list of the World's Most Ethical Companies, visit www.ethisphere.com.

2 What we offer

Medicare Supplement plan comparison chart

	Plan A	Plan C	Plan D
Often chosen by people who want:	Basic coverage	Supplemental coverage with some extras	
Monthly plan dues for age 65 in region 8*	\$102	\$139	\$118
Part A deductible amount (\$1,288)[†] during first 60 days of hospitalization	\$1,288	\$0	\$0
Additional hospitalization up to 365 days	\$0	\$0	\$0
First \$166[†] of Medicare-approved medical expense amounts (Part B deductible)	\$166	\$0	\$166
Remainder of Medicare-approved medical expense amounts	\$0	\$0	\$0
Excess charges[‡]	Not covered	Not covered	Not covered
Foreign travel emergency care services beginning during first 60 days of each trip outside United States	Not covered	\$250 calendar-year deductible applies; plan pays 80% to a lifetime maximum benefit of \$50,000	
Basic gym membership/fitness program through SilverSneakers	Available to all Blue Shield of California Medicare Supplement plan subscribers at no additional cost.		

Notes:

* Monthly plan dues depend on your age and where you live. The dues shown are for non-tobacco users age 65 who live in region 8. Region 8 contains Santa Clara, San Mateo, San Francisco, Shasta, San Luis Obispo, Butte, Fresno, Monterey, Nevada, Placer, Mendocino, Santa Cruz, Tulare, Humboldt, Imperial, Merced, Sutter, Solano, Tuolumne, San Benito, Madera, Yuba, Del Norte, Glenn, Plumas, Trinity, Mariposa, Mono, Modoc, Sierra, and Alpine counties. Other rates may apply. Rates listed include the Welcome to Medicare Rate Savings for Plan A, Plan C, Plan D, and Plan F, and Easy\$Pay savings. For the exact rate that applies to you, please refer to Blue Shield's Summary of Benefits. Monthly plan dues were effective April 1, 2016. All dues are subject to change.

[†] The Medicare cost-sharing amounts listed are subject to change each year.

[‡] If your physician does not accept Medicare assignment, you must pay the difference between the total amount billed and the Medicare-approved amount. This difference is called "excess charges." Currently, physicians who do not accept Medicare assignment cannot bill for more than 115% of Medicare-approved charges. Plan F covers excess charges at 100%.

Plan F	High Deductible Plan F	Plan K	Plan N
The richest supplemental coverage offered among the standard plans	Supplemental coverage with a plan deductible and lower monthly dues[#]	Supplemental coverage with lower monthly dues and higher coinsurance	Supplemental coverage with lower monthly dues and higher cost-sharing
\$150	\$45	\$58	\$95
\$0	\$0	You pay 50% and the plan pays 50%	\$0
\$0	\$0	\$0	\$0
\$0	\$0	\$166	\$166
\$0	\$0	Generally you pay 10% and the plan pays 10%	Up to \$20 copayment of office visits and up to \$50 copayment for ER
Covered	Covered	Not covered	Not covered
\$250 calendar-year deductible applies; plan pays 80% to a lifetime maximum benefit of \$50,000		Not covered	\$250 calendar-year deductible applies; plan pays 80% to a lifetime maximum benefit of \$50,000

Available to all Blue Shield of California Medicare Supplement plan subscribers at no additional cost.

[#] This high deductible plan pays the same benefits as Plan F after one has paid a calendar-year \$2,180 deductible. Benefits from the High Deductible Plan F will not begin until out-of-pocket expenses are \$2,180. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductible for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

3 Guaranteed acceptance

You may qualify for guaranteed acceptance

You are guaranteed acceptance into the Medicare Supplement plan of your choice if you meet certain criteria. That means that you won't be subject to medical underwriting. Here are a few of the ways people usually qualify for guaranteed acceptance:

- You're new to Medicare and have enrolled in Parts A and B, or you already have Medicare because you are disabled and you have recently reached age 65.
- You currently have a Medicare Supplement plan and, within 30 days of your birthday, you want to switch to a different Medicare Supplement plan of equal or lesser value.
- You've disenrolled or received notice of termination from an employer-sponsored health plan or employer-sponsored retiree health plan.

There are many other situations under which you may qualify for guaranteed acceptance in a Blue Shield Medicare Supplement plan, and other conditions may apply. For complete information about our policy regarding guaranteed acceptance, please refer to the Guaranteed Acceptance Guide, included in the enrollment kit.

4 Blue Shield Medicare Prescription Drug Plans

Blue Shield Medicare Prescription Drug coverage

Benefits effective January 1, 2016, through December 31, 2016.

You want a prescription drug plan that meets your needs. We have two easy-to-understand plans so you can find the one that best fits you. These plans can help cover your prescription drug costs and include:

Blue Shield Medicare Basic Plan (PDP)

- \$55.10 monthly plan premium
- \$360 deductible, excluding Tier 1: Preferred Generic Drugs
- Basic formulary
- Affordable copayment and coinsurance amounts

Blue Shield Medicare Enhanced Plan (PDP)

- \$100.50 monthly plan premium
- No deductible
- Enhanced formulary (includes some drugs not on the basic formulary)
- Affordable copayment and coinsurance amounts

Blue Shield of California is a PDP plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. The Formulary and pharmacy network may change at any time. You will receive notice when necessary. Benefits, premiums, and/or co-payments/co-insurance may change on January 1 of each year. Limitations, copayments, and restrictions may apply. You must continue to pay your Medicare Part B premium.

5 Dental and dental + vision PPO plans

Dental PPO and Specialty DuoSM (dental PPO + vision) plans at a glance for Medicare Supplement plan subscribers

Effective April 1, 2016

This chart is only an at-a-glance summary. For a complete list of the benefits, exclusions, and limitations, please refer to the *Evidence of Coverage* and Health Service Agreement.

	Dental PPO 1000	Dental PPO 1500	Specialty Duo SM dental + vision package ^{*†}
Monthly plan premium	\$35.90	\$47.40	\$58.60
Calendar-year deductible	\$75	\$50	\$50
Calendar-year maximum	\$1,000	\$1,500	\$1,500
Dental benefits using network dentists			
Diagnostic and preventive care for annual exam and six-month checkup	Plan covers 100%	Plan covers 100%	Plan covers 100%
Basic services[‡]	Plan covers 50%	Plan covers 80%	Plan covers 80%
Major services[#]	Plan covers 50%	Plan covers 50%	Plan covers 50%

* Specialty Duo package includes a comprehensive vision plan. Plan includes \$0 eye exam copayment, \$25 copayment for materials and low-vision aids, and \$100 frame allowance.

† Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).

‡ Includes anesthesia, palliative treatment, and restorative dentistry.

12-month waiting period. Includes crown buildups, endodontics, periodontics, oral surgery, crowns, prosthetics, inlays, onlays, jacket, posts and cores, and veneers.

6 Plan extras

SilverSneakers Fitness

Exercise, education, and social activities are very important to your health and well-being, which is why Blue Shield of California offers the Healthways SilverSneakers® Fitness program at no additional cost! SilverSneakers includes the following:



- A fitness membership with access to more than 13,000 locations nationwide (including women-only locations) where you can use equipment and take group exercise classes
- SilverSneakers FLEX™ with classes including tai chi, yoga, dance, and walking groups offered in your favorite neighborhood locations such as parks, recreation centers, and adult-living communities
- SilverSneakers Steps®, which includes various kits for you to use at home or when you travel
- Fun social activities and events, plus health education seminars

To find your closest SilverSneakers location and FLEX classes, order a SilverSneakers Steps kit, or get additional information, visit silversneakers.com. Remember, when you travel you can use any SilverSneakers location in the nation! Get started today and be one step closer to a healthier lifestyle.

NurseHelp 24/7SM

When you have a minor medical concern, you don't have to wait for the doctor's office to open. Nurses are available 24 hours a day, seven days a week.

- One toll-free call puts you in touch with a registered nurse who will listen to your concerns and help you.
- Internet users can use our secure online instant messaging service, if preferred.

Sometimes just knowing you have someone to talk to makes a big difference.

SilverSneakers is a registered mark of Healthways, Inc., an independent company that does not provide Blue Shield of California products and services.

Blue Shield and the Shield symbol are registered marks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

Hearing-aid discounts*

As a Blue Shield member, you are eligible for discounts on hearing aids purchased from our contracted provider. This includes:

- \$0 charge for hearing-aid evaluation
- Discount on hearing aids, which come with warranties, batteries, and service

Alternative care discount program*

As a Blue Shield member, you are also eligible for 25% savings on acupuncture, chiropractic, and massage therapy services when you see one of contracted providers. The Alternative Care Discount Program is administered by American Specialty Health Systems Inc. and provided by American Specialty Health Networks, Inc. (ASH Networks). ASH Networks has a broad network of screened, credentialed, complementary healthcare providers who offer comprehensive, convenient, and flexible complementary healthcare services.

These discounts are available automatically to all Blue Shield members, without any extra cost or paperwork.*

* The network of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy. Nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products. Some services offered through the discount program may already be included as part of the Blue Shield health plan covered benefits. Members should access those covered services prior to using the discount program. Members who are not satisfied with products or services received from the discount program may use the Blue Shield grievance process described in the Grievance Process section of the *Evidence of Coverage and Health Service Agreement*. Blue Shield reserves the right to terminate this program at any time without notice. Discount programs administered by or arranged through independent companies:

- Alternative Care Discount Program – American Specialty Health Systems, Inc., and American Specialty Health Networks
- Hearing-aid discount- EPIC (Service is not available in all geographic areas)



Applying is easy



Contact your authorized Blue Shield broker to request an enrollment kit.



Or find us on the web at blueshieldca.com/findamedicareplan.