



2017 SENIOR GOLD (MEDICARE SUPPLEMENT)

GUARANTEED BENEFITS THAT TRAVEL WITH YOU

The coverage you want, where and when you need it.

Senior GoldSM is a Medicare supplement plan helps you pay expenses Original Medicare doesn't cover. Your benefits will never change as long as you pay your premium. Senior Gold is flexible, too. You add up to four different coverage options to get the most comprehensive plan that we offer. You can also live or travel anywhere in the United States and still have easy access to care.

Senior Gold: Reliable coverage throughout the United States

- **Choice of coverage.** Senior Gold offers basic health coverage. You can add up to four different coverage options for a more comprehensive plan. As a plan member, you'll have access to the Aware network, our largest provider network.
- **Out-of-pocket savings.** When you select all four coverage options, you'll have no out-of-pocket costs for Medicare-covered services when you use an in-network provider. Senior Gold pays the deductibles, copayments and coinsurance Original Medicare doesn't cover.
- **Guaranteed benefits.** Your benefits will never change as long as you pay your premium and follow the contract terms. Just know that your premiums may change from year to year.
- **Live or travel nationwide.** Travel or relocate anywhere in the United States and take your benefits with you. You can see any provider that accepts Medicare.
- **Worldwide emergency coverage.** Your plan pays 80 percent for medical emergency services.
- **Fitness benefits.** Choose a Silver&Fit membership and exercise at no cost at a participating facility or with a home exercise kit, or earn a \$20 credit when you exercise at least 12 times per month at a participating facility.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH), an independent company providing personal health and wellness programs. Silver&Fit is a trademark of ASH and used with permission herein.

- **Vision and hearing benefits.** Your plan covers preventive vision and hearing screenings that Medicare doesn't cover. You'll also receive discounts on hearing aids and eyewear.
- **Nurse line.** Health questions? Call the nurse line day or night, seven days a week, to get answers.

WHAT IS ORIGINAL MEDICARE?

Original Medicare is a federal health insurance program for Americans age 65 and older and those with certain disabilities, including permanent kidney failure. It includes Medicare Part A and Part B.

Medicare Part A

Hospital insurance that helps pay for inpatient care in hospitals and skilled nursing facilities.

Medicare Part B

Medical insurance that helps pay for doctor visits, certain preventive screenings and services, lab tests, some medical equipment and outpatient hospital treatment.

WHAT IS A MEDICARE SUPPLEMENT PLAN?

Medicare supplement plans, also known as Medigap or Medicare Select plans, are offered by private companies and help pay expenses like copays, coinsurance and deductibles that Original Medicare does not cover.

SENIOR GOLD BENEFITS SNAPSHOT

With Senior Gold, Medicare approves and pays for Medicare-covered health care services. Your Senior Gold plan pays the rest. This chart provides an overview of medical benefits available with Senior Gold. The amounts shown are what you pay for in-network Medicare-eligible services and supplies when you've added all four coverage options. You must continue to pay your Medicare Part B premium.

MONTHLY PLAN PREMIUMS	YOU PAY
Tobacco-free without additional coverage options	\$189.50
Standard without additional coverage options	\$227.35
• Add coverage for Medicare Part A inpatient hospital deductible	+\$33
• Add coverage for Medicare Part B annual deductible	+\$14.65
• Add coverage for 100% of eligible medical expenses and supplies that exceed Medicare-approved charges and are not covered by Medicare Part B	+\$1
• Add preventive screenings and services (see below)	+\$4
Tobacco-free with all coverage options	\$242.15
Standard with all coverage options	\$280
Senior Gold benefits with all four coverage options	
Deductible Amount you pay before plan begins to pay	\$0
Annual out-of-pocket maximum	Minimal to no cost sharing for eligible services and supplies
Preventive screening and services Vision, hearing and other routine screenings not covered by Medicare; up to \$120 maximum per calendar year	\$0
Annual physical exam	\$0
Immunizations Flu, pneumonia and Hepatitis B ¹ vaccines	\$0
Cancer screenings ² Plan provides broader coverage for cancer screenings than Original Medicare	\$0
Office visits Primary care, specialists, chiropractic and podiatry	\$0
Diagnostic tests, X-rays, lab services and radiology services	\$0
Durable medical equipment, prosthetics	\$0
Diabetes programs and supplies ³	\$0
Outpatient care Therapy/outpatient visits, some lab services, outpatient or ambulatory surgical center visits	\$0
Urgent care within the United States	\$0
Emergency care	<ul style="list-style-type: none"> • \$0 in the United States • 20% coinsurance worldwide
Inpatient hospital No limit on number of days covered each benefit period	\$0
Skilled nursing facility Up to 100 days each benefit period	\$0
Prescription drugs Part B-covered drugs only; Part D drugs not covered	\$0

¹ For those at risk

² Annual service and/or coverage limits may apply.

³ Senior Gold also provides additional coverage for certain diabetic supplies and services not covered by Medicare Part B or Part D.

SENIOR GOLD WORKS WITH YOUR DRUG PLAN

You can add a prescription drug plan for even more ways to protect your health and your pocket book. MedicareBlueSM Rx (PDP) offers two cost-sharing options to fit your budget and your needs.

YOU CAN FEEL CONFIDENT CHOOSING SENIOR GOLD

Blue Cross has been offering Medicare plans since 1965, when Medicare first began. Today, Senior Gold is Minnesota's most popular Medicare supplement plan.

ELIGIBILITY REQUIREMENTS

- Must have Medicare Part A and Part B
- Must live in Minnesota when you enroll

You can enroll in Senior Gold at any time throughout the year. If you apply during your Medicare supplement open enrollment period, you do not need to answer any health history questions. If you apply outside of your open enrollment period, you may be required to answer questions about your health history. Your Medicare supplement open enrollment period begins on the day your Part B coverage starts and continues for six months.

LEARN MORE ABOUT SENIOR GOLD

- **Contact your agent.** Contact your local licensed agent or Blue Cross Medicare advisor
- **Call.** Blue Cross customer service **1-877-662-2583** TTY **711** 8 a.m. to 8 p.m. Central Time, daily
- **Go online.** Visit bluecrossmn.com/medicare
- **Visit us in person.** Stop into a Blue Cross retail center, located in Duluth, Edina and Roseville. Or make an appointment at bluecrossmn.com/centers.
- **Write to:** Senior Gold, P.O. Box 64024, St. Paul, MN 55164-0024
- **Medicare Help Line 1-800-MEDICARE (1-800-633-4227) TTY 1-877-486-2048**
24 hours a day/7 days a week





HOW TO ENROLL

There are several ways you can enroll in Senior Gold. Choose what works best for you.

Your agent

Contact your local licensed agent.

On the phone

Call **1-877-662-2583** (TTY call **711**) to speak with a Medicare advisor. Help is available daily from 8 a.m. to 8 p.m.

In person

Visit a Blue Cross retail center. Make an appointment at [bluecrossmn.com/centers](https://www.bluecrossmn.com/centers).

Online

Visit [bluecrossmn.com/medicare](https://www.bluecrossmn.com/medicare) and use our online enrollment tool to compare plans, complete enrollment forms and submit your application.

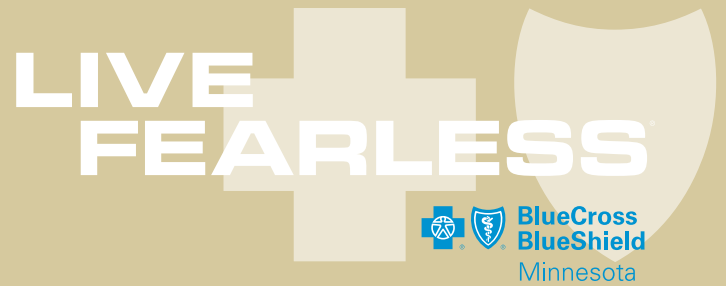
U.S. Mail

Mail your completed enrollment form, suitability form and automatic payment forms (optional) to Blue Cross at the address provided on the forms.

AFTER YOU ENROLL

After we process your enrollment forms, we will send you a letter to confirm your enrollment. We will also mail a member ID card. When you receive your member ID card, register on our member center at [bluecrossmnonline.com](https://www.bluecrossmnonline.com) so you can make the most of your plan. Once you've registered, you can simply sign in to:

- View your claims and benefits
- Find a nearby doctor in your plan
- Learn about the quality and costs of hospitals and doctors
- View, print and order member ID cards
- Send secure messages to customer service
- Stay well with online health and wellness tools and resources



As Minnesota's health care leader, we live fearless. We believe good health is for everyone — not just our members. It's a big vision. And that's why we're investing in the communities we serve and empowering individuals to make smart choices about their health. Live fearless with the peace of mind that comes from knowing you're protected by the strength and stability of Blue Cross. We invite you to join us.