

Medicare Supplement
plans at a glance



access the care
you've earned.

Effective as of May 1, 2018

MULTI-PLAN_18_145A Accepted 04202018

blue
california 

Why choose a Medicare Supplement plan?

Choice

Go directly to any doctor or specialist who accepts Medicare anywhere in the United States – you're not limited to a provider network, and you don't need a referral to access care.

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).

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 \$25 each month¹ for the first 12 months on your Medicare Supplement plan rates.

New member dental or dental + vision² plan savings

You can save \$3 each month for the first six months on your dental or dental + vision plan rates if you enroll in a dental or dental + vision plan **at the same time** you enroll in your Blue Shield Medicare Supplement plan.¹

Easy\$PaySM

Save \$3 each month by paying your monthly dues through automatic checking or savings account debits.¹

Household Savings

Save 7% off your combined individual plan rates when you and another member of your household enroll in the same plan type through our Household Savings Program.¹

SilverSneakers

We offer a basic gym membership through the SilverSneakers® Fitness program to Medicare Supplement plan subscribers.

Convenience

Complement your Blue Shield Medicare Supplement coverage with:

Medicare Part D prescription drug coverage

See page 7 for more information.

Affordable dental or dental + vision coverage

See page 8 for more information.

Doing the right thing

As a nonprofit 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.

¹ Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the subscriber. Welcome to Medicare Rate Savings do not apply to High Deductible Plan F, Plan K, or Plan N. Household Savings Program does not apply to High Deductible Plan F or Plan K. Household Savings Program does not apply to tobacco users.

² The Specialty DuoSM (dental + vision) package is underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).

What we offer:

	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*	\$82	\$122	\$99
Part A deductible amount (\$1,340) [†] during first 60 days of hospitalization	\$1,340	\$0	\$0
Additional hospitalization up to 365 days	\$0	\$0	\$0
First \$183 [†] of Medicare-approved medical expense amounts (Part B deductible)	\$183	\$0	\$183
Remainder of Medicare-approved medical expense amounts	\$0	\$0	\$0
Excess charges [†]	Not covered		
Foreign travel emergency care services 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 access through SilverSneakers	Available to all Blue Shield of California Medicare Supplement plan subscribers at no additional cost.		

* 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: 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, Plan F, and Plan G, and Easy\$Pay savings. For the exact rate that applies to you, please refer to the rate charts in Blue Shield's presale kit. Monthly plan dues are effective April 1, 2018. All dues are subject to change.

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

Plan F	High Deductible Plan F	Plan G	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 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
\$134	\$42	\$109	\$60	\$101
\$0	\$0	\$0	You pay 50% and the plan pays 50%	\$0
\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$183	\$183	\$183
\$0	\$0	\$0	Generally you pay 10% and the plan pays 10%	Up to \$20 copayment for office visits and up to \$50 copayment for ER
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.				

‡ 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 and Plan G cover excess charges at 100%.

This high-deductible plan pays the same benefits as Plan F after one has paid a calendar-year \$2,240 deductible. Benefits from High Deductible Plan F will not begin until out-of-pocket expenses are \$2,240. 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.

Guaranteed acceptance

You may qualify for guaranteed acceptance

You are guaranteed acceptance into the Blue Shield 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 examples of how you may qualify:

- 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've disenrolled or received notice of termination from an employer-sponsored health plan or employer-sponsored retiree health plan.
- You currently have a Medicare Supplement plan and you want to switch to a Blue Shield Medicare Supplement plan of equal or lesser value.*
- You're a current Blue Shield Medicare Advantage Plan member and your benefits are reduced.

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.

* Special Enrollment Period through December 31, 2018.

Blue Shield Medicare Prescription Drug Plans

Protect your savings from the high cost of prescriptions and complement your Blue Shield Medicare Supplement coverage with a standalone Medicare Part D prescription drug plan.

We now offer our Medicare Supplement plan members SilverScript Choice (PDP) – affordable prescription drug coverage from one of America's largest¹ standalone Medicare Part D Prescription Drug Plan sponsors with \$0 deductible and a nationwide pharmacy network.

Benefits effective January 1, 2018, through December 31, 2018

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:

	SilverScript Choice (PDP)	Blue Shield Rx Plus (PDP)	Blue Shield Rx Enhanced (PDP)
Monthly plan premium	\$28.50	\$82.50	\$111.30
Deductible	No deductible	\$405 (excluding Tier 1: Preferred Generic Drugs)	No deductible
Drug formulary	SilverScript Choice formulary	Blue Shield Rx Plus formulary	Blue Shield Rx Enhanced formulary (includes some drugs not on the basic formulary)

Contact your local authorized Blue Shield broker or call a Blue Shield sales representative at **(800) 260-9692 [TTY: 711]**.

Our knowledgeable sales representatives are available 8 a.m. to 8 p.m., seven days a week, from October 1 through February 14, and 8 a.m. to 8 p.m., weekdays, from February 15 through September 30.

¹ CMS Monthly Enrollment by Plan report, March 2018. <http://go.cms.gov/mapddata>.

SilverScript[®] is a Prescription Drug Plan with a Medicare contract offered by SilverScript Insurance Company. Enrollment in SilverScript depends on contract renewal. SilverScript Insurance Company is an independent company whose products and services are not Blue Shield of California products and services. SilverScript Insurance Company is solely responsible for this prescription drug coverage.

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 copayments/coinsurance may change on January 1 of each year. Limitations, copayments, and restrictions may apply. You must continue to pay your Medicare Part B premium.

Dental and dental + vision^{*,†} PPO plans

Effective April 1, 2018

Did you know?

You can save \$3 off the listed rates for the first six months if you enroll in a dental or dental + vision plan at the same time you enroll in your Medicare Supplement plan.

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 dental + vision package
Monthly plan premium	\$40.70	\$49.80	\$61.90
Calendar-year deductible	\$75	\$50	\$50
Calendar-year maximum (dental)	\$1,000	\$1,500	\$1,500

Dental benefits using network dentists

Diagnostic and preventive care for annual exam and six-month checkup [‡]	Plans cover 100%		
Basic services [#]	Plan covers 50%	Plan covers 80%	Plan covers 80%
Major services [∞]	Plans cover 50%		

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

† The Specialty Duo package is underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life). Specialty Duo vision plan is administered by MESVision, Inc.

‡ Deductible does not apply to diagnostic and routine services including oral exam, X-rays, and cleanings.

Deductible applies to basic services including anesthesia, palliative treatment, and minor restorative dentistry.

∞ Twelve-month waiting period. Deductible applies to major services including endodontics, periodontics, oral surgery, crowns, bridges, and dentures.

Additional Medicare Supplement plan benefits

SilverSneakers Fitness

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

- Access to more than 13,000* fitness 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
- At-home kits for members who want to start working out at home or for those who can't get to a fitness location due to injury, illness, or being homebound
- Fun social activities and events, plus health education seminars

To find your closest SilverSneakers location and FLEX classes, order an at-home 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.

* As of January 2017.

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Blue Shield discount programs and services

Hearing-aid discounts¹

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 Program¹

Offers Blue Shield members a 25% discount off the usual and customary fees from participating acupuncture, chiropractic, and massage therapy practitioners. Members may browse and purchase a broad selection of health improvement and wellness products, fulfilled by an e-retail site.



Discount Vision Program¹

All Blue Shield members can save 20% on the following services and materials at participating providers whether or not you have vision care benefits through Blue Shield. Access participating providers on the *Find a Doctor* page at blueshieldca.com/fad.

- **Routine eye exams**
- **Frames and lenses (including photochromic)**
- **Tints and coatings**
- **Extra pair of glasses**
- **Non-prescription sunglasses**
- **Hard contact lenses**

Discount laser vision correction¹

As a Blue Shield member, discounts on LASIK and PRK laser vision correction are available through one of our vendors.

ID protection and credit monitoring at no charge

Blue Shield offers identity protection services such as credit monitoring, identity repair assistance, and identity theft insurance to our eligible medical plan members and their covered family members. These services are available at no additional charge.

¹ These discount program services are not a covered benefit of Blue Shield health plans and none of the terms or conditions of Blue Shield health plans apply. Discount program services are available to all members with a Blue Shield medical, dental, vision, or life insurance plan.

The networks 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 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* or *Certificate of Insurance/Policy*. Blue Shield reserves the right to terminate this program at any time without notice. Discount programs administered by or arranged through the following independent companies:

- Alternative Care Discount Program – American Specialty Health Systems, Inc. and American Specialty Health Group, Inc. (ASH Group)
- Hearing-aid discount – EPIC Hearing (is not available in all geographic areas)
- Discount Vision Program – MESVisionOptics.com
- LASIK and PRK – QualSight LASIK, NVISION Laser Eye Centers



Applying is easy

- Contact your local authorized Blue Shield broker.
- Call a Blue Shield representative at **(800) 260-9692 [TTY: 711]**, 8 a.m. to 8 p.m., seven days a week, from October 1 through February 14, and 8 a.m. to 8 p.m., weekdays, from February 15 through September 30.
- Find us online at **blueshieldca.com/findamedicareplan**.

We also offer one-on-one enrollment assistance in many parts of California. Call us to see if that's available to you.

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Blue Shield of California cumple con las leyes estatales y las leyes federales de derechos civiles vigentes, y no discrimina por motivos de raza, color, país de origen, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad.

Blue Shield of California 遵循適用的州法律和聯邦公民權利法律，並且不以種族、膚色、原國籍、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡或殘障為由而進行歧視。