



BlueCross BlueShield of Illinois

A Division of Health Care Service Corporation,
a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association



BENEFIT OF BLUE[®]



Medicare Supplement Insurance Benefits Guide

This information is a solicitation for insurance.

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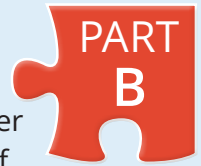
How Does Medicare Work?

There are four parts to Medicare, each providing different types of health care services. Medicare Supplement insurance is often added to Parts A, B and D to form more complete medical coverage.



Hospital Insurance

Helps pay for inpatient hospital care, skilled nursing facility care, home health care, and hospice care. While most Americans are enrolled automatically in Medicare Part A, it may not cover all of your health care costs. Parts B, C and D are voluntary programs that provide additional coverage.



Medical Insurance

Helps pay for covered doctor's services and many other medical services and supplies. If you don't enroll in Part B when you are first eligible, you may have to pay a penalty later.



Medicare Advantage Plans

Offer medical coverage through a network of providers, such as an HMO or PPO, that is an alternative to Original Medicare (Parts A and B). These plans may or may not cover prescription drugs.



Prescription Drug Coverage

Helps pay for covered prescription medications. As with Part B, if you do not enroll when first eligible, you may have to pay a penalty later.

Medicare Supplement Insurance

Optional coverage helps to pay for expenses beyond what is covered by Medicare. There are several Medicare Supplement Insurance Plans, each with different benefits and premiums, so you can choose the plan that works best for your specific needs. Medicare Supplement Insurance Plans are identified by the separate letters A through N. The basic benefits of each plan are exactly alike for all insurance companies.

If you are already a member of a Medicare Advantage plan, you cannot purchase a Medicare Supplement Insurance Plan.



Learn more about your Medicare Supplement Insurance options at www.getblueil.com/medsupp.

What Are My Plan Options and Coverage?

Medicare Supplement Insurance Plans offered by Blue Cross and Blue Shield of Illinois are outlined in the table below. Each plan offers a different set of benefits.

Plans F and High Deductible F are also available but only if you were eligible for Medicare before January 1, 2020.

Plans K and L are no longer available for new enrollees. Existing K and L members will be able to keep their plan.

	Plan A	Plan G	Plan G Plus	High Deductible Plan G ²	High Deductible Plan G Plus ²	Plan N	Plan N Plus
Medicare Select Option Available¹ (eligibility based on ZIP code)		✓	✓			✓	
Basic Benefits	✓	✓	✓	✓	✓	✓ copay applies ³	✓ copay applies ⁴
Skilled Nursing Coinsurance		✓	✓	✓	✓	✓	✓
Part A Deductible		✓	✓	✓	✓	✓	✓
Part B Excess⁵		✓	✓	✓	✓		
Foreign Travel Emergency Care⁶		✓	✓	✓	✓	✓	✓
24/7 Nurseline	✓	✓	✓	✓	✓	✓	✓
SilverSneakers® Fitness Program			✓		✓		✓
Dental Benefits			✓		✓		✓
Hearing Benefits	✓	✓	✓	✓	✓	✓	✓
Vision Benefits			✓		✓		✓

What Does a Medicare Supplement Insurance Plan Cover?

Medicare Supplement Insurance Plans cover the costs that Original Medicare does not cover on deductibles, coinsurance and copayments. With your Medicare Supplement Insurance Plan, you can choose any doctor or specialist who accepts Medicare. At the time of your doctor visit, there is no cost up front. Just show your member ID card, and your claim will be sent to Medicare and then sent electronically to us.

Medicare Supplement Insurance Plans do not cover prescription drugs, but they can be paired with a prescription drug plan.

Deductibles

The amount you must pay for health care before Original Medicare begins to pay.

Coinsurance

An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

Copayments

An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor, hospital or outpatient visit. A copayment is usually a set amount, rather than a percentage.

- ¹ Medicare Select Plans require that you use Blue Cross and Blue Shield of Illinois contracting Medicare Select hospitals for non emergency admissions to receive coverage for the Medicare Part A deductible. In an emergency, the \$1,736 deductible is covered at any hospital from which you receive care.
- ² This high deductible option requires a member to pay a deductible of \$2,950 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High Deductible Plan G and Plan G Plus does not cover the Medicare Part B deductible.
- ³ Plan N requires a copayment of up to \$20 for office visits and a copayment of up to \$50 for Emergency Room visits
- ⁴ Plan N Plus requires a copayment of up to \$20 for office visits and a copayment of up to \$50 for Emergency Room visits.
- ⁵ Not to exceed any charge limitation by the Medicare program or state law.
- ⁶ Plans cover care needed immediately because of an illness of sudden and unexpected onset, which care began during the first 60 consecutive days of travel outside the United States

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A Name You Can Trust

Blue Cross and Blue Shield of Illinois is a name you can trust, and we have been serving the people of Illinois for more than 90 years. Our Medicare Supplement Insurance Plans offer in-depth coverage to help protect your health while also offering our high-level customer service and additional benefits.

Here Are Great Reasons to Choose Blue Cross and Blue Shield of Illinois:

1. A choice of fourteen BCBSIL Medicare Supplement Insurance Plans to help you cover Medicare gaps
2. Virtually hassle-free claims processing
3. A name recognized by doctors and specialists everywhere
4. Reliable coverage from a respected industry leader
5. Helpful personalized individual service from Medicare Supplement Insurance agents to answer your questions
6. Medicare Select is a money-saving option for members who live within 30 miles of a contracting hospital. It has all the same benefits as a standard option, but it costs less as long as a member uses Medicare Select hospitals for non-emergency admissions
7. Over 90 years of experience, know-how and service to Illinois residents
8. Medicare Supplement Insurance also has value-added benefits that include an annual hearing exam, hearing aid discounts, and access to a 24/7 Nurseline
9. Easy, online application is available



Continue with BlueSM Discount*

You may be eligible for a discount if you enrolled in a BCBSIL Medicare Supplement policy issued with an effective date on or after April 1, 2022 and you were enrolled in a Blue Cross and Blue Shield commercial group or individual health insurance coverage plan and that coverage was within one year of your BCBSIL Medicare Supplement policy becoming effective. The discount is 7%.

Household Discount*

You may be eligible for a discount if you reside with a spouse or civil union/domestic partner or have resided with as many as three adults age 60 or older for the last 12 months. Applies to Blue Cross and Blue Shield of Illinois Medicare Supplement policies issued with an effective date on or after May 1, 2019. The Discount is 10%.

Blue Family DiscountSM *

You may be eligible for a discount if you enrolled in a BCBSIL Medicare Supplement policy issued with an effective date on or after April 1, 2024 and you meet the criteria for both the Household Discount AND the Continue with Blue Discount. The Discount is 12%.

* Discounts cannot be combined; only one type of discount per enrollee permitted.



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Make the Right Choice for Your Peace of Mind



Call

Toll Free: **1-877-260-0298 • TTY 711**
8 a.m. – 8 p.m., local time, Monday through Friday



Web

www.getblueil.com/medsupp



Seminars: Insurance Sales Presentations

Find a free seminar near you: www.bcbsil.com/medicare/seminars

The best time to buy a Medicare Supplement insurance policy is around the time you turn 65. You have guaranteed acceptance on the first day of the month in which you turn 65 and are enrolled in Medicare Part B. If you are under age 65, have Medicare Part A and are enrolled in Medicare Part B, your acceptance is guaranteed within six months of your Part B effective date or another qualifying event. In any scenario, you must have Medicare Part B to be eligible for a Medicare Supplement insurance policy.

Not connected with or endorsed by the U.S. Government or Federal Medicare Program.

Medicare Supplement Insurance Plan Notice:

Medicare Supplement insurance plans are offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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