



BlueCross BlueShield of Illinois

Underwritten by HCSC Insurance Services Company



BENEFIT OF BLUE[®]



Medicare Supplement Insurance Benefits Guide

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

Blue Cross and Blue Shield of Illinois, which refers to HCSC Insurance Services Company (HISC), an Independent Licensee of the Blue Cross and Blue Shield Association

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 for Medicare, 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 and Coverage Options?

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

These plans offer the same benefits as their associated non-secure plans but may qualify for lower rates if the member can pass underwriting.

	Plan A Secure	Plan F ³ Secure	Plan F Plus Secure ⁴	Plan G Secure	Plan G Plus Secure	Plan N Secure	Plan N Plus Secure
Medicare Select Option Available⁷ (eligibility based on ZIP code)				✓	✓		
Basic Benefits	✓	✓	✓	✓	✓ copay applies	✓ copay applies ¹	✓ copay applies ²
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			✓		✓		✓

¹ Plan N requires a copayment of up to \$20 for office visits and a copayment of up to \$50 for emergency room visits.

² Plan N Plus requires a copayment of up to \$20 for office visits and a copayment of up to \$50 for emergency room visits.

³ Plan F Secure is only available if you are Medicare eligible prior to 2020.

⁴ Plan F Plus Secure is only available if you are Medicare eligible prior to 2020.

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.

⁷ 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.

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's visit, there is no cost upfront. Just show your member ID card, and your claim will be sent to Medicare and then sent electronically to us.

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's visit, hospital or outpatient visit. A copayment is usually a set amount, rather than a percentage.



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 BCBSIL 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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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 seven BCBSIL Medicare Supplement insurance Secure 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 individual service from Medicare Supplement agents to answer your questions
6. Blue Access for MembersSM offers the tools and resources that help you live your Blue lifeSM. BAMSM is a secure member website where you can access policy and claims information and print a temporary ID card
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 the 24/7 Nurseline
9. Easy, online application is available

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.



BlueCross BlueShield of Illinois

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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

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