

What is Medicare supplement insurance?

It's health insurance that gives you more complete coverage than Medicare alone by covering some of the costs that Medicare doesn't pay.

It enables you to:

- Choose any doctor who accepts Medicare
- See any specialist who accept Medicare without a referral
- NO claim forms
- Have coverage anywhere you travel in the U.S.

Get these advantages from Medicare supplement insurance:



Choice

Choose any hospital or doctor that accepts Medicare patients



Control

Visit any specialist who accepts Medicare patients –with no referral



Freedom

Enjoy coverage that goes with you anywhere you travel in the U.S.



Flexibility

Choose from a number of standardized policies



Value

Get help with out-of-pocket costs

Coverage costs to consider:

Lower Premiums ----> Higher Out-of-Pocket	Mid-Range Premium ----> Higher Copay Structure
Medicare Supplement Plan A offers basic benefits—Plan B offers basic benefits plus the Medicare Part A deductible. Both plans have lower monthly premiums with higher out-of-pocket costs.	With Plan N, you pay copayments for covered doctor's office and emergency room visits in exchange for a mid-range monthly premium.
Lower Premium ----> Co-Insurance	Higher Premium ----> Higher Benefit Level
Plans K and L are cost-sharing plans with lower monthly premiums that pay a percentage of most covered benefits until you reach the out-of-pocket limit. After that, they pay 100% of covered services for the rest of the calendar year.	Plans C, F and G offer the most supplemental coverage. You pay a higher monthly premium but receive more coverage and lower out-of-pocket costs.



BlueMedicare Supplement Plans

Enjoy the **freedom** and flexibility you **deserve.**

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. Exclusions and limitations may apply. For complete details and exceptions, contact a Florida Blue licensed agent. Medical underwriting will apply to all BlueMedicare Supplement and BlueMedicare Supplement Select products, unless you are turning 65 or enrolling in Medicare part B for the first time. The amount of benefits provided depends on the plan selected, and the premium may vary with the amount of benefits selected. Florida Blue is a trade name of Blue Cross and Blue Shield of Florida Inc., an Independent Licensee of the Blue Cross and Blue Shield Association.

BlueMedicare Supplement insurance fits your lifestyle.

All of our BlueMedicare Supplement policies give you the following at **NO EXTRA COST:**

Lock in rates for your age at enrollment

If you enroll at 65, Florida Blue's "Same Age Forever" bases your rates on age 65 year after year.

Automatic claims filing

Present your Medicare card and BlueMedicare Supplement ID to your hospital or doctor—we'll handle the rest for you.

Discounted products and services**

When you enroll in one of our BlueMedicare Supplement policies, you automatically gain access to our discount programs.

30-day money-back guarantee

If you're not completely satisfied, return your contract to us within 30 days of policy delivery to receive a full refund of premiums paid—no questions asked.

To learn more, call or visit us now:

 **1-855-801-5790** (TTY 1-800-955-8770) 9 a.m.–5 p.m. ET, Mon.–Fri. to speak to a licensed agent.

 **floridablue.com/medicare**

5 important facts about Medicare Supplement insurance plans:

- 1 They work with Medicare Parts A and B by helping cover some expenses that Medicare alone doesn't pay.
- 2 Once you enroll in Medicare Parts A and B, you can add a Medicare Supplement insurance plan at any time.
- 3 You can also add a Part D Prescription drug plan to reduce out-of-pocket costs even more.
- 4 You can choose from a variety of Medicare Supplement insurance plans with different cost and benefit structures.
- 5 Regardless of your age or health, they offer you guaranteed coverage for life.*

Compare Our BlueMedicare Supplement Plans and Benefits

BASIC BENEFITS

	Plan A	Plan B	Plan C [†]	Plan D	Plan F [†]	Plan G	Plan K	Plan L	Plan M	Plan N
Hospitalization: Part A co-insurance plus coverage for 365 additional days after Medicare benefits end.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medical Expenses: Part B co-insurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. You pay a portion of Part B co-insurance or copayments with Plans K, L and N.	✓	✓	✓	✓	✓	✓	50%	75%	✓	Co-pay ²
Blood: First 3 pints of blood each year.	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Hospice Care: Part A co-insurance.	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓

ADDITIONAL BENEFITS

Skilled Nursing Facility Care co-insurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B Annual Deductible			✓		✓					
Part B Excess Charges					✓	✓				
Foreign Travel emergency care ³			80%	80%	80%	80%			80%	80%
Annual Out-of-Pocket spending limit							* ¹	* ¹		

* This plan has an annual out of pocket spending limit.

[†] Only applicants first eligible for Medicare before January 1, 2020 may purchase plans C and F.

The ✓ means the insurance pays 100% of your out-of-pocket costs for that benefit. Otherwise, the insurance pays 50%, 75%, 80% or no benefit as shown.

¹ For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible, the Medicare supplement plan pays 100% of covered services for the rest of the calendar year.

² Note: Plan N pays 100% of the Part B co-insurance, except for copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that don't result in an inpatient admission.

³ Benefit is 80% and beneficiaries are responsible for 20% after a \$250 annual deductible, with a \$50,000 lifetime maximum. Benefits are defined as medically necessary emergency care services beginning during the first 60 days of each trip outside the U.S.

Please refer to floridablue.com/medicare for the latest outline of coverage for specific plan details.

* As long as your premium payments are up to date, and you have made no material misrepresentation when you apply for this plan.

** Blue365[®] offers access to savings on items that members may purchase directly from independent vendors. Blue365 does not include items covered under your policies with Florida Blue or federal health care program. To find out what is covered under your policies, call Florida Blue. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither BCBSA nor any local Blue company recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. For more information about Blue365, go to bluemedicarefl.com.