

Medicare Supplement
plans at a glance



access the care
you've earned.

Effective as of April 1, 2019



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Why choose a Medicare Supplement plan?

Choice

Go directly to any doctor or specialist who accepts Medicare anywhere in the United States.

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 rates that are designed to be affordable, you'll also have several opportunities to save on your monthly plan dues.¹

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

Get more

SilverSneakers

Get a basic gym membership through the SilverSneakers[®] fitness program.

NurseHelp 24/7

Access to registered nurses to answer your healthcare questions any time of day or night.

New! Plan F Extra

Our newest Medicare Supplement plan covers all the benefits of our most popular Plan F but includes these three extra benefits – at no additional cost³

- **Vision benefits** including eye exam, frames and eyeglass lenses or contact lenses costs that are not covered by Original Medicare
- **Hearing aid benefits** including a hearing aid exam annually and savings on Vista brand hearing aids
- **Personal Emergency Response System** that provides access to help 24/7 at the push of a button

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.

¹ Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the member. 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).

³ Plan F Extra monthly rates are less than Blue Shield's Plan F monthly rates for ages 65-80.

What we offer:

	Plan A	Plan C	Plan D
Monthly plan dues for age 65 in region 1*	\$125	\$181	\$154
Part A deductible amount (\$1,364) [†] during first 60 days of hospitalization	\$1,364	\$0	\$0
Additional hospitalization up to 365 days	\$0	\$0	\$0
First \$185 [†] of Medicare-approved medical expense amounts (Part B deductible)	\$185	\$0	\$185
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 members at no additional cost.		
NurseHelp 24/7	Available to all Blue Shield of California Medicare Supplement plan members at no additional cost.		
Non-Medicare covered vision benefits	Not covered		
Hearing Aid benefits	Not covered		
Personal Emergency Response System (Emergency alert device)	Not covered		

* 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 1: Los Angeles except ZIP codes 91711, 91759, 91765, 91766, 91767, 93535, 93544, 93563, and 93591. Other rates may apply. Rates listed do not include any Welcome to Medicare Rate Savings for Plan A, Plan C, Plan D, Plan F, Plan F Extra, and Plan G, or Easy\$Pay and Household 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, 2019. All dues are subject to change.

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

Plan F#	New! Plan F Extra	Plan G	Plan K	Plan N
\$194	\$163	\$168	\$82	\$127
\$0	\$0	\$0	You pay 50% and the plan pays 50%	\$0
\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$185	\$185	\$185
\$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 members at no additional cost.				
Available to all Blue Shield of California Medicare Supplement plan members at no additional cost.				
Not covered	Covered	Not covered		
Not covered	Covered	Not covered		
Not covered	Covered	Not covered		

‡ 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."

Plan F also has an option called High Deductible Plan F. This high-deductible plan pays the same benefits as Plan F after one has paid a calendar-year \$2,300 deductible. Benefits from High Deductible Plan F will not begin until out-of-pocket expenses are \$2,300. 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 currently have a Medicare Supplement plan and you want to switch to a Blue Shield Medicare Supplement plan of equal or lesser value.
- You've disenrolled or received notice of termination from an employer-sponsored health plan or employer-sponsored retiree health plan.
- You're a current Blue Shield Medicare Advantage Plan member and your benefits are reduced.

Special Enrollment Period

Already have a Medicare Supplement plan? With Blue Shield's Medicare Supplement Special Enrollment Period (SEP),* you can switch to a Blue Shield Medicare Supplement plan of equal or lesser value at any time during the year without going through underwriting.

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, 2019.

Blue Shield Medicare Prescription Drug Plans

Complement your Blue Shield Medicare Supplement coverage with a standalone Medicare Part D Prescription Drug Plan that can help cover your prescription drug costs. We have two easy-to-understand plans so you can find the one that best fits your needs.

We also 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, 2019, through December 31, 2019

	SilverScript Choice (PDP)	Blue Shield Rx Plus (PDP)	Blue Shield Rx Enhanced (PDP)
 Monthly plan premium	\$34.80	\$81.10	\$117.80
 Deductible	No deductible	\$415 (excluding Tier 1: Preferred Generic Drugs)	No deductible
 Drug formulary	SilverScript Choice formulary	Blue Shield Rx Plus formulary	Blue Shield Rx Enhanced formulary (includes additional drugs not on the Blue Shield Rx Plus formulary)

Blue Shield has a 4 Star CMS rating for our Prescription Drug Plans in 2019.

Call **(888) 713-0000** [TTY: **711**] or your authorized Blue Shield agent if you'd like to learn more or to enroll in one of these Prescription Drug Plans.

Our knowledgeable sales representatives are available 8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., weekdays, from April 1 through September 30.

¹ CMS Monthly Enrollment by Plan report, July 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.

Every year, Medicare evaluates plans based on a 5-star rating system.

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 vision benefits. Plan includes \$0 copayment for annual eye exam, \$25 copayment for lenses and low-vision aids, and \$100 frame allowance. Please note that Plan F Extra already includes vision benefits.

† 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 – your fitness benefit

SilverSneakers® can help you live a healthier, more active life.

You have access to trained instructors who lead specially designed group exercise classes. And at participating locations* nationwide, you can take classes plus use exercise equipment and other amenities.† In addition to SilverSneakers classes offered in fitness classrooms, more than 60 SilverSneakers FLEX® options are available in settings outside traditional participating locations.

- SilverSneakers BOOM™ classes, MIND, MUSCLE and MOVE, offer more intense workouts inside participating locations. SilverSneakers also includes a support network and online resources such as daily exercise videos.

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.

* At-home kits are offered 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.

† Classes and amenities vary by location.

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NurseHelp 24/7 is a service mark of Blue Shield of California. Blue Shield and the Shield symbol are registered marks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

Blue Shield discount programs and value-added services

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.

Hearing-aid discounts¹

As a Blue Shield member, you are eligible for discounts on hearing aids purchased from our contracted provider. This includes:

- 30-60% discount off the manufacturer's suggested retail price on hearing aids, which come with:
 - Unlimited adaptation and counseling visits
 - Three-year extended warranty covering loss, damage, and servicing
 - Two-year supply of batteries, per hearing aid purchased, and in-office maintenance for three years
- \$0 charge for office visit (includes hearing-aid evaluation, cleaning, and adjustment) when hearing aid is purchased through this program

Note: Plan F Extra includes a hearing aid benefit. Please see the Summary of Benefits for details.

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**
- **Extra pair of glasses**
- **Frames and lenses (including photochromic)**
- **Non-prescription sunglasses**
- **Tints and coatings**
- **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 theft protection services and credit monitoring at no cost

Blue Shield offers identity theft protection services, including identity repair assistance and credit monitoring, at no additional cost to all eligible Blue Shield of California members.

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.

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 March 31, and 8 a.m. to 8 p.m., weekdays, from April 1 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.

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.

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。

To learn more, please visit blueshieldca.com/about/nondiscrimination.