



Medicare Supplement Products

	Basic Benefit Option	Comprehensive Plan Option	Innovative Plan Options		Budget-Conscious Plan Options	
	Plan A	Plan G	Plan G Plus	High Deductible Plan G Plus*	High Deductible Plan G*	Plan N†
Reduced Premium Medicare Select Option Available (eligibility based on ZIP code)		✓	✓			✓
Basic Benefits	✓	✓	✓	✓	✓	✓ copay applies†
Skilled Nursing Coinsurance		✓	✓	✓	✓	✓
Part A Deductible		✓	✓	✓	✓	✓
Part B Excess		✓	✓	✓	✓	
Foreign Travel Emergency Care		✓	✓	✓	✓	✓
SilverSneakers®			✓	✓		
24/7 Nurseline	✓	✓	✓	✓	✓	✓
Dental Benefits			✓	✓		
Hearing Benefits	✓	✓	✓	✓	✓	✓
Vision Benefits			✓	✓		

	Secure Plan Options			
	Plan A	Plan F	Plan G	Plan N
Basic Benefits	✓	✓	✓	✓ copay applies†
Skilled Nursing Coinsurance		✓	✓	✓
Part A Deductible		✓	✓	✓
Part B Excess		✓	✓	
Foreign Travel Emergency Care		✓	✓	✓
Hearing Benefits	✓	✓	✓	✓
24/7 Nurseline	✓	✓	✓	✓

* This high deductible option requires a member to pay a deductible of \$2,490 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 does not cover the Medicare Part B deductible.

† Plan N requires a copayment of up to \$20 for office visits and a copayment of up to \$50 for ER.

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

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.

Medicare Supplement Insurance Plans are offered by 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.

Key Benefits

Use any doctor or hospital that accepts Medicare

- Blue Cross and Blue Shield of Illinois (BCBSIL) is a name recognized by doctors and specialists everywhere
- Doctors who accept Medicare will accept Medicare Supplement members
- Virtually hassle-free claims processing

Guaranteed coverage when enrolled in Medicare Parts A & B

- Guaranteed acceptance when you turn 65
- No health questions or physical exams
- Covers pre-existing conditions
- Ten available Medicare Supplement plans to choose from, including basic, comprehensive and budget-conscious plan options, including Plan G and High Deductible Plan G

Helps with costs that Parts A and B do not cover

- Copayments for a doctor's visit
- Copayments for hospital outpatient visits
- Copayments for medical services or supplies

Plan G Plus

- Dental
- Vision
- Hearing
- Fitness
- 24/7 Nurseline access for all Medicare Supplement members

Stable rates

- Reliable rates – no teaser rates or gimmicks
- Only modest rate fluctuation over the past 10 years

Household discount

- Applies to at least two members residing in the same household
- Household members must be enrolled in Medicare Supplement plans
- 7% discount per member

Rate structure factors in:

- Gender
- Tobacco Use

Customer Service

- 99% Customer satisfaction rate*
- Two-day average claim processing time
- Four out of five member inquiries resolved on the first call

Value-added benefits

- TruHearing® \$0 annual exam benefit and discounts on hearing aids included in all plans
- 24/7 Nurseline access for all Medicare Supplement members

Member 'extras'

- Blue365® program provides discounts on products and services that encourage healthy living
- Blue Access for MembersSM is a secure website for members to learn more about their policies, track claims, and much more

Continue with Blue Discount

- An enrollee may be eligible for a discount if they were enrolled in a commercial group or individual coverage with a Blue Cross and Blue Shield Plan issued in Illinois, Montana, New Mexico, Oklahoma, or Texas
- Coverage was within one year of a BCBSIL Medicare Supplement policy becoming effective
- Applies to BCBSIL Medicare Supplement policies issued with an effective date on or after April 1, 2022

Saving with Medicare Select

Medicare Select is a money-saving option for members who live within 30 miles of a contracting hospital. It has all of the same benefits as a standard option, but it costs less. With Medicare Select, the Medicare Part A deductible is covered for non-emergency care at contracting hospitals.

- One out of three Medicare Supplement members choose Medicare Select
- Medicare Select can save members up to 20% in premium costs for certain plans
- Nearly 100 Illinois hospitals in Medicare Select networks
- Metro and statewide access to network care

* Source: Continuous Tracking Program 2019; DSS Research

TruHearing® is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids.

Blue365 is a discount program only for Blue Cross and Blue Shield of Illinois (BCBSIL) members. This is NOT insurance. Discounts are only given through vendors that take part in this program. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. BCBSIL reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSIL is that of independent contractors. BCBSIL makes no endorsement, representations or warranties regarding any products or services they offer.

For Agent training only, not intended for marketing/sales activities. Product information subject to change.