

Take a look at our exciting plan features:

- Your choice of doctors, hospitals, and specialists without a referral – **you're not limited to any provider network** for these services
- There are no medical claim forms to file
- We have eight different supplemental plans designed to fit your needs and your budget
- Many services to help you manage your health and well-being – in print, on the phone, or online
- Additional ways to save, including:
 - **Welcome to Medicare Rate Savings** - save \$10 each month* for 12 months on your Medicare Supplement plan rates if you're new to Medicare Part B and age 65 or older. The savings will be in effect for the first 12 months of your plan dues.
 - **Easy\$Pay** – save \$2 per month by authorizing Blue Shield to withdraw your monthly dues from your personal checking or savings account.
 - **Two-party enrollment** – you may be able to save on your plan dues if you and your spouse or domestic partner are age 65 or older and covered under one agreement.

For more information on how you can take advantage of these savings, read the *Summary of Benefits* or call us for more information.

* Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the subscriber. Two-party rates and Easy\$Pay discounts do not apply to Plan K.

You may qualify for guaranteed acceptance

You are guaranteed acceptance into the Medicare Supplement plan of your choice if you meet certain criteria. That means you won't be subject to medical underwriting. Here are a few of the ways people usually qualify for guaranteed acceptance:

- 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, within 30 days of your birthday, you want to switch to a different 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.

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.

Extra programs – to help you manage your health and well-being

NurseHelp 24/7SM

When you have a minor medical concern, you don't have to wait for the doctor's office to open. One toll-free call puts you in touch with a registered nurse who will listen to your concerns and help you. Nurses are available 24 hours a day, seven days a week, and internet users can use our online instant messaging if preferred. This secure one-on-one online chat service offers you immediate general health information and research assistance. Sometimes just knowing you have someone to talk to can make a big difference.

Member newsletter

This resource offers members articles on general health topics as well as important plan updates and information.

Online decision guide

Available at blueshieldca.com, this valuable resource can help you choose a hospital, evaluate treatment options and learn about prescription and over-the-counter drugs.

The convenience of getting your prescription drug and dental coverage from the same company is another reason to choose Blue Shield. When you become a Blue Shield Medicare Supplement Plan member, you are eligible to apply for and purchase:

- Prescription drug coverage through a Blue Shield Medicare Rx plan
- Affordable dental coverage through a Blue Shield dental plan

Blue Shield of California offers Medicare-approved Prescription Drug Plans, open to all Medicare beneficiaries who reside within the Plan's service area and are entitled to Part A or enrolled in Part B. You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another third-party. You may only be enrolled in one Part D plan at a time. Minimal copayments, restrictions, and limitations apply to some services. Benefits vary by plan. Members must use network pharmacies to access your prescription drug benefit, except under non-routine circumstances when you cannot reasonably use network pharmacies. Blue Shield of California has a contract with the federal government that is renewed annually and the availability of coverage beyond the end of the current contract year is not guaranteed.

blue of california

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An Independent Member of the Blue Shield Association MSP15573-LO (11/08) S2468-08.2148 FU 11132008

 has options

Medicare Supplement
plans at a glance

Effective January 1, 2009

blue of california

Use this brochure to:

1. Learn all the advantages of choosing a Blue Shield Medicare Supplement plan.
2. Choose the plan that's right for you by using our Plan Comparison Chart.
3. **Contact your authorized Blue Shield representative to request an enrollment kit or to apply at the number below:**

Medicare Supplement Plan Comparison Chart – find the plan that's right for you and see what you can expect to pay.¹

Your health plan options	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan J	Plan K
Often chosen by people who want:	Basic coverage	Supplemental coverage with lower out-of-pocket costs	Supplemental coverage with some extras				The richest supplemental coverage offered among the standard plans	Supplemental coverage with lower monthly dues and higher coinsurance
Range of monthly plan dues for ages 65 to 66 (with Welcome to Medicare Rate Savings applied) ²	\$75 to \$90	\$91 to \$110	\$108 to \$129	\$95 to \$113	\$109 to \$129	\$107 to \$126	\$133 to \$157	\$44 to \$54
Part A deductible amount (\$1,068) during first 60 days of hospitalization	\$1,068	\$0	\$0	\$0	\$0	\$0	\$0	You pay 50% and the plan pays 50%
Additional hospitalization up to 365 days	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
First \$135 of Medicare-approved medical expense amounts (Part B deductible)	\$135	\$135	\$0	\$135	\$0	\$135	\$0	\$135
Remainder of Medicare-approved medical expense amounts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Generally you pay 10% and the plan pays 10%
Excess charges ³	Not covered	Not covered	Not covered	Not covered	\$0	20%	\$0	Not covered
Foreign travel emergency care services beginning during first 60 days of each trip outside U.S.	Not covered	Not covered	\$250 calendar year deductible applies; plan pays 80% to a lifetime maximum benefit of \$50,000					Not covered
At-home recovery (not covered by Medicare)	Not covered	Not covered	Not covered	Charges over \$40 per visit	Not covered	Charges over \$40 per visit	Charges over \$40 per visit	Not covered
Non-Medicare covered preventive care	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Charges over \$120 per calendar year	Not covered

Notes:

- 1 Rates are effective as of September 1, 2008. All rates are subject to change.
- 2 Monthly plan dues depend on your age and where you live. The range of dues shown is for people age 65 to 66 who qualify for the Welcome to Medicare Rate Savings only. The savings will be in effect for the first 12 months of your plan dues. Medicare beneficiaries 64 or younger who have end-stage renal disease are not eligible to apply. For the exact rate that applies to you, please refer to Blue Shield's *Summary of Benefits*.
- 3 If you choose Plans A, B, C, D or K, you pay nothing for Medicare-approved physician services, as long as your physician agrees to provide service and accept Medicare assignment charges for the services provided. If your physician does not accept Medicare assignment, however, you must pay the difference between the total amount billed and the Medicare-approved amount. This difference is called "excess charges." Currently, physicians who do not accept Medicare assignment cannot bill for more than 115% of Medicare-approved charges. Plans F and J cover excess charges at 100% and Plan G covers excess charges at 80%.

Why Blue Shield?

We've been providing health coverage and excellent customer service to Californians for more than 65 years. In doing so, we understand the unique needs, concerns, and frustrations that can come when you are eligible for Medicare coverage. While Original Medicare is a great start, it doesn't cover everything. Our affordable Medicare Supplement plans cover some of the costs for hospital, medical, and surgical services that are not covered by Original Medicare.