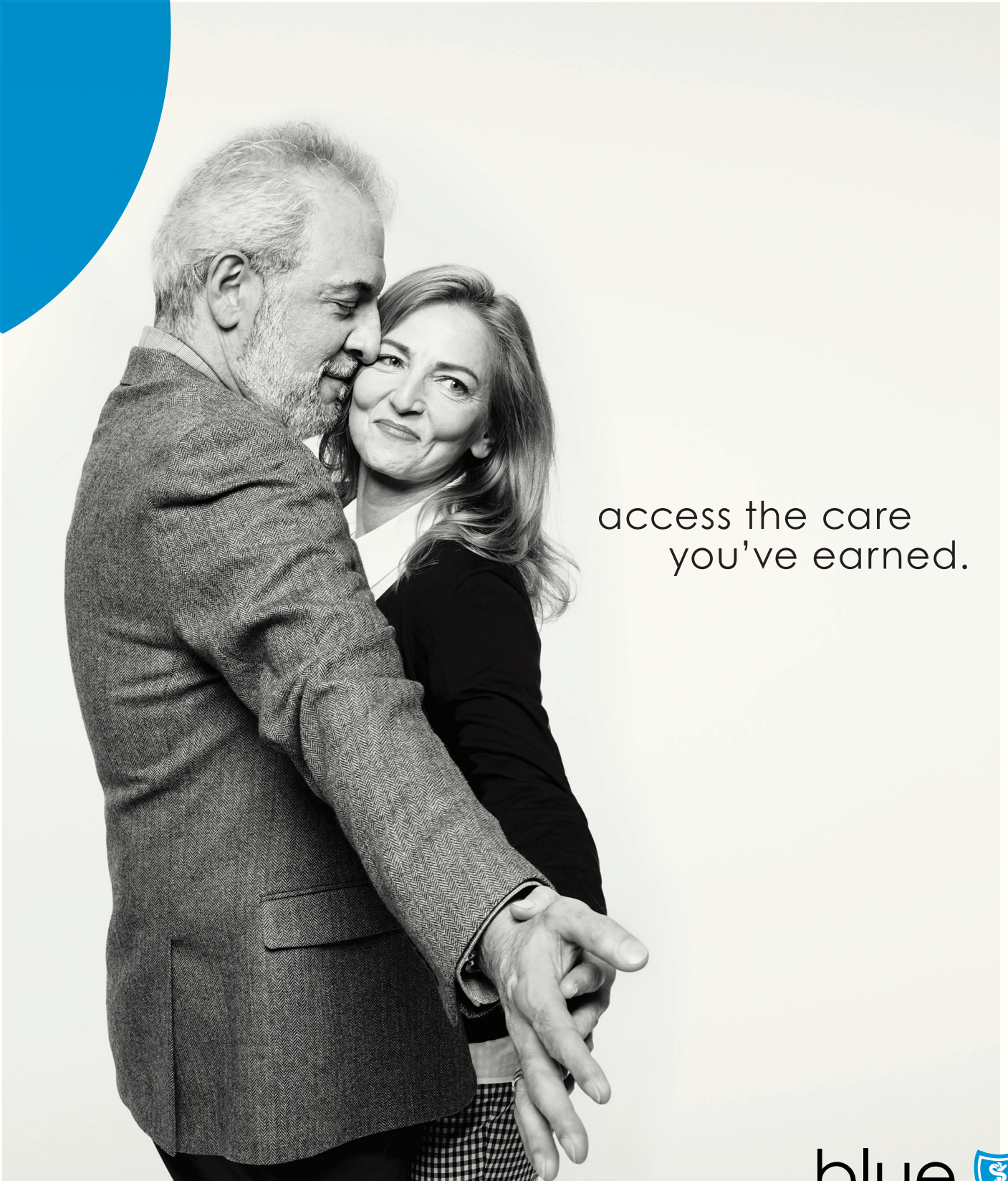


Medicare Supplement  
plans at a glance



access the care  
you've earned.

Effective as of July 1, 2020

blue   
california

# Why choose a Medicare Supplement plan?

## Choice

Go directly to any doctor or hospital that 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.<sup>1</sup>

### Welcome to Medicare Rate Savings

If you're new to Medicare Part B and age 65 or older, you can save \$25 each month for the first 12 months on your Medicare Supplement plan rates.<sup>1,2</sup>

### New member dental or dental + vision 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.<sup>1,3</sup>

### Easy\$Pay<sup>SM</sup>

Save \$3 each month by paying your monthly dues through automatic checking or savings account debits.<sup>1</sup>

### 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.<sup>1,4</sup>

## 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<sup>3</sup>** 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.

2 Welcome to Medicare Rate Savings do not apply to Plan N.

3 The Specialty Duo<sup>SM</sup> (dental + vision) package is underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).

4 Household Savings Program does not apply to tobacco users.

## Get more

### SilverSneakers<sup>®</sup> Fitness

SilverSneakers is a fitness and lifestyle benefit included with your Blue Shield of California health plan at no additional cost.

### NurseHelp 24/7<sup>SM</sup>

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

### Plan G Extra

Our newest Medicare Supplement plan has all the benefits of our regular Plan G and includes these extra benefits:

- **Vision benefits** including coverage for the cost of eye exams, frames, and eyeglass or contact lenses that are not traditionally covered by Original Medicare
- **Hearing aid benefits** including a hearing aid exam and Vista brand hearing aids
- **Physician consultation benefits** available by phone or video via computer or mobile app
- **Over-the-counter (OTC) items benefits** that provide a one-time use per quarter allowance for eligible OTC products such as cold and allergy medicines, first-aid supplies, pain relievers, and more

# What we offer:

	Plan A
Monthly plan dues for age 65 in region 1*	\$125
Part A deductible amount (\$1,408) <sup>†</sup> during first 60 days of hospitalization	Not covered
Additional hospitalization up to 365 days	Covered
First \$198 <sup>†</sup> of Medicare-approved medical expense amounts (Part B deductible)	Not covered
Remainder of Medicare-approved medical expense amounts	Covered
Part B excess charges <sup>‡</sup>	Not covered
Foreign travel emergency care services during first 60 days of each trip outside United States	Not covered
Basic gym access through SilverSneakers***	Covered
NurseHelp 24/7***	Covered
Vision benefits <sup>∞</sup>	Not covered
Hearing aid benefits	Not covered
Personal Emergency Response System (Emergency alert device)	Not covered
Physician consultation benefits	Not covered
Over-the-counter (OTC) items benefits	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 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 July 1, 2020. All dues are subject to change.

\*\* Plan F Extra is only available to applicants who attained age 65 before January 1, 2020, or first became eligible for Medicare benefits due to disability before January 1, 2020.

Plan N	Plan G	New! Plan G Extra	Plan F Extra**
\$136	\$138	\$152	\$174
Covered	Covered	Covered	Covered
Covered	Covered	Covered	Covered
Not covered	Not covered	Not covered	Covered
Up to \$20 copayment for office visits and up to \$50 copayment for ER	Covered	Covered	Covered
Not covered	Covered	Covered	Covered
Covered	Covered	Covered	Covered
Covered	Covered	Covered	Covered
Covered	Covered	Covered	Covered
Not covered	Not covered	Covered	Covered
Not covered	Not covered	Covered	Covered
Not covered	Not covered	Not covered	Covered
Not covered	Not covered	Covered	Not covered
Not covered	Not covered	Covered	Not covered

\*\*\* Available to all Blue Shield of California Medicare Supplement plan members at no additional cost.

∞ Vision benefits have limited access outside of California.

† Effective January 1, 2020. The Medicare cost-sharing amounts listed are subject to change each year.

‡ 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."

# 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 starting on the 1st day of your birthday month and ending sixty (60) days after your birthday.
- 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.




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 at [blueshieldca.com/medicare](https://blueshieldca.com/medicare). Click *Medicare Supplement plans* and scroll to the bottom of the *Overview* page.

# 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 largest<sup>1</sup> standalone Medicare Part D Prescription Drug Plan sponsors with a nationwide pharmacy network.

**Benefits effective January 1, 2020, through December 31, 2020.**

	<b>Reduced Rate! Blue Shield Rx Plus (PDP)</b>	<b>Blue Shield Rx Enhanced (PDP)</b>	<b>SilverScript Choice (PDP)</b>
 <b>Monthly plan premium</b>	<b>\$40.70</b>	<b>\$118.40</b>	<b>\$30.50</b>
 <b>Deductible</b>	<b>\$435<sup>3</sup></b>	<b>No deductible</b>	<b>\$230<sup>2</sup></b>
 <b>Drug formulary</b>	<b>Blue Shield Rx Plus formulary</b>	<b>Blue Shield Rx Enhanced formulary</b> (includes additional drugs not on the Blue Shield Rx Plus formulary)	<b>SilverScript Choice formulary</b>

Call **(888) 575-3437** [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.

<sup>1</sup> CMS Monthly Enrollment by Plan report, April 2020. <<http://go.cms.gov/mapddata>>.

<sup>2</sup> Tiers 1 and 2 excluded.

<sup>3</sup> Does not apply to Blue Shield Rx Plus (PDP) Tier 1 Preferred Generic Drugs.

SilverScript Choice 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.

# Dental and dental + vision<sup>\*,†</sup> PPO plans

Effective April 1, 2020

## 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	\$32.10	\$49.80	\$55.40
Calendar-year deductible	\$75	\$50	\$50
Calendar-year maximum (dental)	\$1,000	\$1,500	\$1,500
<b>Dental benefits using network dentists</b>			
Diagnostic and preventive care for annual exam and six-month checkup <sup>‡</sup>	Plans cover 100%		
Basic services <sup>#</sup>	Plan covers 50%	Plan covers 80%	Plan covers 80%
Major services <sup>∞</sup>	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 and Plan G Extra already include vision benefits. Dental benefits have limited coverage outside of California. Specialty Duo is a service mark of Blue Shield of California.

† 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.

∞ Six-month waiting period applies to Dental PPO 1000; 12-month waiting period applies to Dental PPO 1500 and Specialty Duo dental + vision package. Deductible applies to major services including endodontics, periodontics, oral surgery, crowns, bridges, and dentures.



# Additional Medicare Supplement plan benefits and services

## SilverSneakers Fitness

SilverSneakers is a fitness and lifestyle benefit included with your Blue Shield of California health plan at no additional cost.

What does SilverSneakers include?

- Memberships to thousands of participating locations nationwide<sup>1</sup> – visit as many as you wish!
- Group exercise classes<sup>2</sup> designed for all abilities. Fun activities held outside the gym.\*
- SilverSneakers On-Demand™ online workout videos that feature tips on fitness and nutrition
- SilverSneakers GO™ mobile app with workout programs, location finder, and more.

## NurseHelp 24/7

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.

<sup>1</sup> Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

<sup>2</sup> Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

\* 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 home-bound.

SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers GO and SilverSneakers On-Demand are trademarks of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved.

NurseHelp 24/7 is a service mark of Blue Shield of California.

# 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 discounts<sup>1</sup>

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:
  - Patient adaptation counseling and 45-day evaluation/satisfaction period included as part of discount hearing program
  - 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 and Plan G Extra include a hearing aid benefit. Please see the Summary of Benefits for details.

## Alternative Care Discounts<sup>1</sup>

Relax and save up to 25% on specialty healthcare services from practitioners participating in the ChooseHealthy<sup>®</sup> program. Services include:

- Acupuncture
- Chiropractic services

- Therapeutic massage services
- Health and wellness products
  - Get discounts of up to 55% or more on popular health and fitness brands.
  - Access online health classes and articles at no additional cost to you.



## Discount Vision Program<sup>1</sup>

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](https://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 correction<sup>1</sup>

As a Blue Shield member, discounts on LASIK and PRK laser vision correction are available through one of our vendors.

## ID theft protection services

Blue Shield offers identity theft protection services, including identity repair assistance and credit monitoring, at no additional cost to all eligible<sup>2</sup> Blue Shield members.

<sup>1</sup> 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 and Health Service Agreement*. 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 Discounts – Services provided by the ChooseHealthy program, made available through ChooseHealthy, Inc., a subsidiary of American Specialty Health Incorporated.
- Hearing-aid discount – EPIC Hearing Healthcare (is not available in all geographic areas)
- Discount Vision Program – MESVisionOptics.com
- LASIK and PRK – QualSight LASIK, NVISION Laser Eye Centers

<sup>2</sup> All eligible members have automatic access to ID theft protection services and the option to enroll in credit monitoring. Vendor requirements for eligible members that are under the age of 18: parent or guardian must opt in/sign up for pre-breach services.

# Doing the right thing

As a nonprofit health plan, we've put the care of our members before profits for 80 years. We strive to uphold high standards of ethical business practices in our programs, plans, and interactions with everyone we serve.



## Applying is easy

- Find us online at **[bsca.com/suppbenefits](https://bsca.com/suppbenefits)**.
- We also offer one-on-one enrollment assistance in many parts of California. Call us to see if that's available to you.

Blue Shield of California provides aids and services at no cost to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (including large print, audio, accessible electronic formats, and other formats)

Blue Shield of California also provides language services at no cost to people whose primary language is not English such as qualified interpreters and information written in other languages.

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](https://blueshieldca.com/about/nondiscrimination)**.