

Blue Medicare SupplementSM from Blue Cross and Blue Shield of North Carolina

For North Carolina Beneficiaries Enrolled in Both Medicare Part A and Part B

Original Medicare only covers some of your medical costs. That's why Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers reliable Medicare Supplement plans to help lessen the worries over what Medicare doesn't cover. Choose from a variety of Blue Medicare Supplement plans to find the plan that best fits your needs and your budget.

With Blue Medicare Supplement, You'll Enjoy:

- Coverage for the costs not covered by Original Medicare (Parts A and B)
- The freedom to see any Medicare-participating provider nationwide
- Rates as low as \$38*
- Flexibility to change plans
- A healthy aging and exercise program
- A program for significant savings on hearing aids

Footnote: *Example for a female non-smoker, age 65. Premium rates can vary based on a number of factors. Contact Blue Cross NC or your authorized agent to learn more.

Supplement Plans from Blue Cross NC: Discover the Benefit of BlueSM

Blue Medicare Supplement plans provide savings and peace of mind for more than 234,000 North Carolinians across our state.* As North Carolina's preferred health insurer,** people depend on Blue Cross NC's large network of providers and 87 years of experience to provide the knowledge and expertise they need, right in their own backyard.

Footnotes: *234,000; Blue Cross NC internal data for Medicare Advantage, Medicare Supplement and stand-alone Part D as of October 2020. ** Blue Cross NC Brand Tracking Study; Ipsos; July 2020.

Blue-to-BlueSM: Built-In Flexibility

All Blue Medicare Supplement plans feature the freedom to switch Medicare Supplement plans at specific times throughout the year. If your needs or budget change, simply change plans without having to answer additional health questions.*

Footnotes: *Members of plans sponsored by Blue Cross NC will be able to change to other plans available when they purchased their original plan. Certain limits apply.

Guaranteed Acceptance

You cannot be turned down for Blue Medicare Supplement, and may not have to complete a medical questionnaire, if you meet the following criteria:

- You are age 65 or older, or under age 65 and are eligible for Medicare due to disability*
- You enroll within six months of enrolling in Medicare Part B
- You are not covered by certain Medicaid programs
- You are a resident of North Carolina

Footnote: *Guaranteed acceptance is limited to Plan A for those under age 65 who have Medicare due to disability.

No Waiting Periods

If you enroll early, you may be eligible for a Medicare Supplement plan without waiting periods for pre-existing conditions. If you wait until after your deadline to enroll, you may have a waiting period for pre-existing conditions.

Stay Healthy With Silver&Fit®

Most Blue Medicare Supplement plans include our healthy aging and exercise program, Silver&Fit. Enjoy a low-cost fitness membership at a fitness facility near you, or enroll in the Home Fitness Program and exercise in the comfort of your own home.*

Disclaimer: *The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). The program is not part of a member's policy or benefits, and is not available on our Plan G-HD. All programs and services are not available in all areas. Please make sure to talk to a doctor before starting or changing an exercise routine. Silver&Fit, Fit at Home and the Silver&Fit logo are trademarks of ASH. Other names or logos may be trademarks of their respective owners. Home kits are subject to change. Not all YMCAs participate in the network. ASH does not offer Blue Cross NC products or services. Not connected with or endorsed by the U.S. government or the federal Medicare program.

TruHearing Program®

TruHearing covers one hearing aid per ear per year for a low copay of \$699 per TruHearing Advanced hearing aid or \$999 per TruHearing Premium hearing aid. Also, as part of the program, a TruHearing provider will help you choose the best hearing aid for your lifestyle and unique hearing needs.*

Disclaimer: *TruHearing is a registered trademark of TruHearing, Inc. TruHearing is an independent company and does not offer Blue Cross NC products or services. This program may change or be discontinued at any time.

Ready to Get Started? Learn More About Blue Medicare Supplement

- [Compare plan benefits](#)
- [Get a free rate quote](#)
- [View the Blue Medicare Supplement Outline of Coverage brochure](#)

Notes:

- For costs and further details of the coverage, including exclusions, any reductions or limitations, and terms under which the policy may be continued in force, contact your agent or the company.
- Plan A: BMS A, 12/18; Plan G: BMS G, 12/18; Plan G-HD: BMS HDG, 12/18; Plan K: BMS K, 12/18; Plan N: BMS N, 12/18.
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Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact 800-672-6584 (TTY: 711) for assistance.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Llame al 800-672-6584 (TTY: 711) para obtener ayuda.

Caution: Policy benefits are limited to those approved by Medicare for payment.

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