

## **Blue Medicare Supplement<sup>SM</sup> from Blue Cross and Blue Shield of North Carolina For North Carolina beneficiaries enrolled in both Medicare Part A and Part B**

### **Choose the plan that's right for you**

- See the doctor you want
- Value-added discounts
- Freedom to see any Medicare-approved provider nationwide

### **Blue-to-Blue: The freedom to choose**

Blue-to-Blue gives every Blue Cross and Blue Shield of North Carolina (Blue Cross NC) Medicare Supplement member the freedom to switch plans. Members can switch plans at designated times throughout the year. So, current members can always be sure to have the Medicare Supplement plan that best suits their needs and budget.\*\*

### **Savings and peace of mind**

Medicare only covers some of your medical costs. That's why Blue Cross NC offers dependable Medicare Supplement plans for Medicare beneficiaries, to help lessen the worries over costs that Medicare doesn't cover. Choose from a variety of Blue Medicare Supplement<sup>SM</sup> plans to find the plan that best fits your needs and your budget.

### **A local company you can trust**

Blue Cross NC has over 85 years of experience in the health care industry and serves more than 239,000<sup>1</sup> North Carolina Medicare beneficiaries.

- We're North Carolina's most preferred health insurer.<sup>2</sup>

### **See the doctor you want**

No matter which Blue Medicare Supplement<sup>SM</sup> plan you choose, you're free to select your own Medicare-participating doctor or visit any Medicare-participating hospital. In most cases, your Part A and Part B Medicare claims and supplement claims are handled automatically by Blue Cross NC.

- Choice of Medicare-participating doctors
- Easy to use, virtually no claims to file

## No waiting periods

If you enroll early, you may be eligible for this plan without waiting periods for pre-existing conditions. Pre-existing conditions are conditions for which medical advice was given or treatment was recommended by or received from a physician within six months before the effective date of coverage. If you wait until after the deadline to enroll, you may have a waiting period for pre-existing conditions.

## Guaranteed acceptance by enrolling early

You cannot be turned down for Blue Medicare Supplement<sup>SM</sup> 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<sup>3</sup>
- You enroll within 6 months of enrolling in Medicare Part B
- You are not covered by certain Medicaid programs
- You are a resident of North Carolina

Blue Cross NC Blue Medicare Supplement<sup>SM</sup> Information

- Compare Plan Benefits
- Get a free rate quote
- View the Blue Medicare Supplement<sup>SM</sup> Outline of Coverage brochure

## The Silver&Fit<sup>®</sup> Program Silver & Fit is available for some plans:

The Silver&Fit<sup>®1</sup> Exercise and Healthy Aging program gives you a low-cost membership, at a fitness facility or exercise center near you. Or, if you like, you can enroll in the Home Fitness Program and work out in the comfort of your own home. Questions about the program can be answered by calling 1-877-764-2746 (TTY/TDD: 711), Monday through Friday, 8 a.m. to 9 p.m. EST.

<b>Authorized Agent</b>			
<b>Phone:</b>	<b>828-348-2583</b>	<b>Hours:</b>	Monday - Friday 9AM - 5 PM
<b>Email:</b>	marcie@wnchealthinsurance.com		

Footnotes:

1 Blue Cross NC internal data for Medicare Advantage, Medicare Supplement and stand-alone Part D as of October 2018.

2 Blue Cross NC Brand Tracking; Maru; April 2018.

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

Notes:

\*\* 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.

- 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.
- Blue365 offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under the policies with Blue Cross NC. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither Blue Cross NC nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. This program may be modified or discontinued at any time without prior notice.
- The Silver&Fit program is a value-added service on most plans that is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH) and an independent company, to members of Blue Cross NC's Blue Medicare Supplement plans. ASH Fitness does not offer Blue Cross or Blue Shield products or services. The program is not available on our G-HD plan and is not a part of a member's policy or benefits. The program may be changed or discontinued at any time. Additional fees may apply and results are not guaranteed. You should consult with your doctor before taking part in a fitness program. All programs and services are not available in all areas. Silver&Fit and the Silver&Fit logo are trademarks of ASH and are used with permission herein. ASH and ASH Fitness do not offer Blue Cross or Blue Shield products or services.

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

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## Blue Medicare Supplement™

### Non-Discrimination and Accessibility Notice

#### Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, accessible electronic formats, etc.)
- Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, contact:

Customer Service

Call: 1-800-672-6584, 1-888-247-4145 (TTY)

Hours: Monday – Friday, 8 a.m. to 6 p.m.

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Blue Cross NC, P.O. Box 2291, Durham, NC 27702

Attention: Civil Rights Coordinator-Privacy,  
Ethics & Corporate Policy Office

Call: 919-765-1663, 1-888-291-1783 (TTY)

Fax: 919-287-5613

E-mail: [civilrightscordinator@bcbsnc.com](mailto:civilrightscordinator@bcbsnc.com)

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>

Mail: U.S. Department of Health & Human Services  
200 Independence Avenue, SW Room 509F  
HHH Building Washington, D.C., 20201

Call: 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available online at:

<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Contact:

Customer Service

Call: 1-800-672-6584, 1-888-247-4145 (TTY)

Hours: Monday – Friday, 8 a.m. to 6 p.m.

#### Discrimination is Against the Law

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Neither Blue Cross and Blue Shield of North Carolina nor its agents are endorsed by or affiliated with the United States government or the federal Medicare program.

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