



# Medicare Supplement Products

	Basic Benefit Options	Comprehensive Plan Options		Budget-Conscious Plan Options		
	Plan A	Plan F	Plan G	High Deductible Plan F*	High Deductible Plan G*	Plan N
Reduced Premium Blue Plan65 Select <sup>SM</sup> Option Available (eligibility based on ZIP code)		✓	✓			✓
Basic Benefits	✓	✓	✓	✓	✓	✓ copay applies
Skilled Nursing Coinsurance		✓	✓	✓	✓	✓
Part A Deductible		✓	✓	✓	✓	✓
Part B Deductible		✓		✓		
Part B Excess		✓	✓	✓	✓	
Foreign Travel Emergency Care		✓	✓	✓	✓	✓
24/7 Nurseline	✓	✓	✓	✓	✓	✓

\*This high deductible option requires a member to pay a deductible of \$2,370 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 F & HD F are only available if Medicare-eligible prior to 1/1/20.

## Key Benefits

### Use any doctor or hospital that accepts Medicare

- Blue Cross and Blue Shield of Oklahoma (BCBSOK) 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
- Six 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

### New 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

### Stable rates

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

### Household discount

- Applies to two or more members residing in the same household
- Both must be enrolled in Medicare Supplement plans
- Increase in premium discount

### Continue with Blue

- 7% discount extended to Medicare Age-in that can show Commercial/Retail active membership in HCSC states no later than one year prior to plan effective date
- Member can only qualify for one discount (Household Discount or Continue with Blue)
- Commercial membership from IL, TX, NM, OK, or MT (not other Blue Plans)
- Lasts as long as Medicare Supplement membership is active
- Only available if member comes from commercial or retail, not government (MAPD, MMAI, etc.) as long as Medicare Supplement membership is active
- Member must provide previous member ID during enrollment to qualify

### Customer Service

- 96% Customer satisfaction rate\*
- Two-day average claim processing time
- Four out of five member inquiries resolved on the first call

### Member 'extras'

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

### Saving with Blue Plan65 Select

Blue Plan65 Select is a money-saving option for members who live within 25 miles of a contracting hospital. It has all of the same benefits as a standard option, but it costs less. With Blue Plan65 Select, the Medicare Part A deductible is covered for non-emergency care at contracting hospitals.

- Blue Plan65 Select can save members in premium costs for certain plans
- Over 100 Oklahoma hospitals in the Blue Plan65 Select network
- Availability based on ZIP code

\*Source: Continuous Tracking Program 2019; DSS Research, BCBSOK

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 BCBSOK members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan. Members should check the benefit booklet or call the customer service number on the back of their ID card for more information. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSOK does not guarantee or make any claims or recommendations about the program's services or products. Members may want to talk to their doctor before using these services and products. BCBSOK reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSOK is that of independent contractors. BCBSOK 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.

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