

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

Enrolled in Part A and Part B? Get more with Blue Medicare Supplement

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.

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 \$36.50 per month*
- Flexibility to change plans
- A healthy aging and exercise program
- Significant savings on hearing aids

*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 Independent Agent to learn more.

Blue-to-BlueSM: Flexibility to change

With some insurers, you can get locked into a plan that may not be right for you. But thanks to our exclusive Blue-to-Blue program, if your needs change over time, Blue Cross NC gives you the flexibility to switch Medicare plans:*

- Without additional medical exams
- Without underwriting or additional health questions
- Without any hassle

*Blue-to-Blue is only available when you switch from one Blue Cross NC Medicare plan to another Blue Cross NC Medicare plan. You may only switch during designated times of the year. Certain other limits apply. Contact the plan or your Authorized Independent Agent for more information.

Guaranteed acceptance

You cannot be turned down for Blue Medicare Supplement, and may not have to complete a medical questionnaire, if you meet all of 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

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

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®

Blue Medicare Supplement comes with the Silver&Fit Healthy Aging and Exercise Program.

This fitness program includes:

- On-demand workout videos
- Healthy aging coaching
- Support for creating workout plans

Plus:

- For a \$10 annual fee, you can choose one home fitness kit, including an option with a fitness tracker.
- For a \$50 annual fee, you can join one of thousands of participating fitness centers or select YMCAs in the Standard network. You also have access to the Premium network – including fitness studios and unique experiences – for an additional cost.

Disclaimer: The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a federally registered trademark of ASH. The program is not part of a member's policy or benefits. All programs and services are not available in all areas and are subject to change. This program includes the Standard network; Premium network may have monthly costs. Some facilities may offer limited hours. ASH does not offer Blue Cross or Blue Shield 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 for Advanced hearing aids or \$999 for Premium hearing aids. 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 or Blue Shield products or services. This program may change or be discontinued at any time.

About Blue Cross NC

As North Carolina's most preferred health insurer,* people depend on Blue Cross NC's large network of providers and more than 90 years of experience to provide the knowledge and expertise they need, right in their own backyard.

* Blue Cross NC Brand Tracking Study; Ipsos; July 2022.

Ready to get started? Contact me today to:

- Compare plan benefits
- Get a free rate quote

Learn more:

- Blue Medicare Supplement Outline of Coverage (pdf)
- Choosing a Medigap Policy (pdf)

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, 2/22; Plan G: BMS G, 2/22; Plan G-HD: BMS HDG, 2/22; Plan K: BMS K, 2/22; Plan N: BMS N, 2/22.
- Agent/Agency is an independent authorized Agent/Agency licensed to sell and promote products from Blue Cross NC. The content contained in this site is maintained by Agent/Agency.
- Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program.
- Policy benefits are limited to those approved by Medicare for payment.

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 1-800-478-0583 (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 1-800-478-0583 (TTY: 711) para obtener ayuda.

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