

## 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

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 \$[36.50] per month\*
- Flexibility to change plans
- A healthy aging and exercise program
- A program with 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.]

### [Medicare Supplement Plans from Blue Cross NC

Blue Medicare Supplement plans provide savings for more than [242,000] North Carolinians across our state.\* As North Carolina's preferred health insurer,\*\* people depend on Blue Cross NC's large network of providers and more than [89] years of experience to provide the knowledge and expertise they need, right in their own backyard.

\* Blue Cross NC internal data for Medicare Advantage, Medicare Supplement and Part D as of September 2022.

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

### [Blue-to-Blue<sup>SM</sup>: 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 Supplemental offers the Silver&Fit Healthy Aging and Exercise Program. This fitness program offers you on-demand workout videos, healthy aging coaching and support creating workout plans - all at no cost to you. 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, 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 a buy-up price.

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. 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] 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 or Blue Shield 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
- View the Choosing a Medigap Policy guide

### 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.]
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- Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program.]

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.*

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

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