

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 that accepts Medicare
- Rates as low as \$36.50 per month¹
- Flexibility to change plans
- Access to FitOn Health
- Significant savings on hearing aids

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:²

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

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 disability³
- 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

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.

FitOn Health program

FitOn Health is a fitness and health platform that gives you access to 13,000+ gyms and studios, including popular gyms like O2, Life Time, YMCAs and more.⁴

With up to \$112 per month (no rollover) to spend, we're giving you the flexibility to choose the best fitness options for you. Use the funds on:

- The gym(s) of your choice (even if it's not in our network!)
- In-person classes
- Premium FitOn equipment like yoga mats, dumbbells and more

Plus, enjoy unlimited use of the digital platform with live and on-demand classes with expert instructors, activity tracking, nutrition programs and more.

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.

About Blue Cross NC

Blue Cross NC is more than a health insurance company. We're North Carolinians serving North Carolinians. For over 90 years, we've been in your community, giving back and listening to how we can provide access to the quality care you deserve.

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, 1/24; Plan G: BMS G, 1/24; Plan G-HD: BMS HDG, 1/24; Plan K: BMS K, 1/24; Plan N: BMS N, 1/24.
- 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.

Disclaimers:

- Blue Cross NC contracts with independent companies to provide supplemental benefits. These companies are responsible for the services they provide. They do not provide Blue Cross or Blue Shield products or services. Marks and trade names are property of their respective owners. This fitness program is not an insurance offering.
- 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.

- 1 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.
- 2 Blue-to-Blue is only available when you switch from one Blue Cross NC medical plan (limitations apply) to a 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.
- 3 Guaranteed acceptance for those under age 65 who have Medicare due to disability is limited to Plan A and Plan G.
- 4 In-network gyms are subject to change.

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