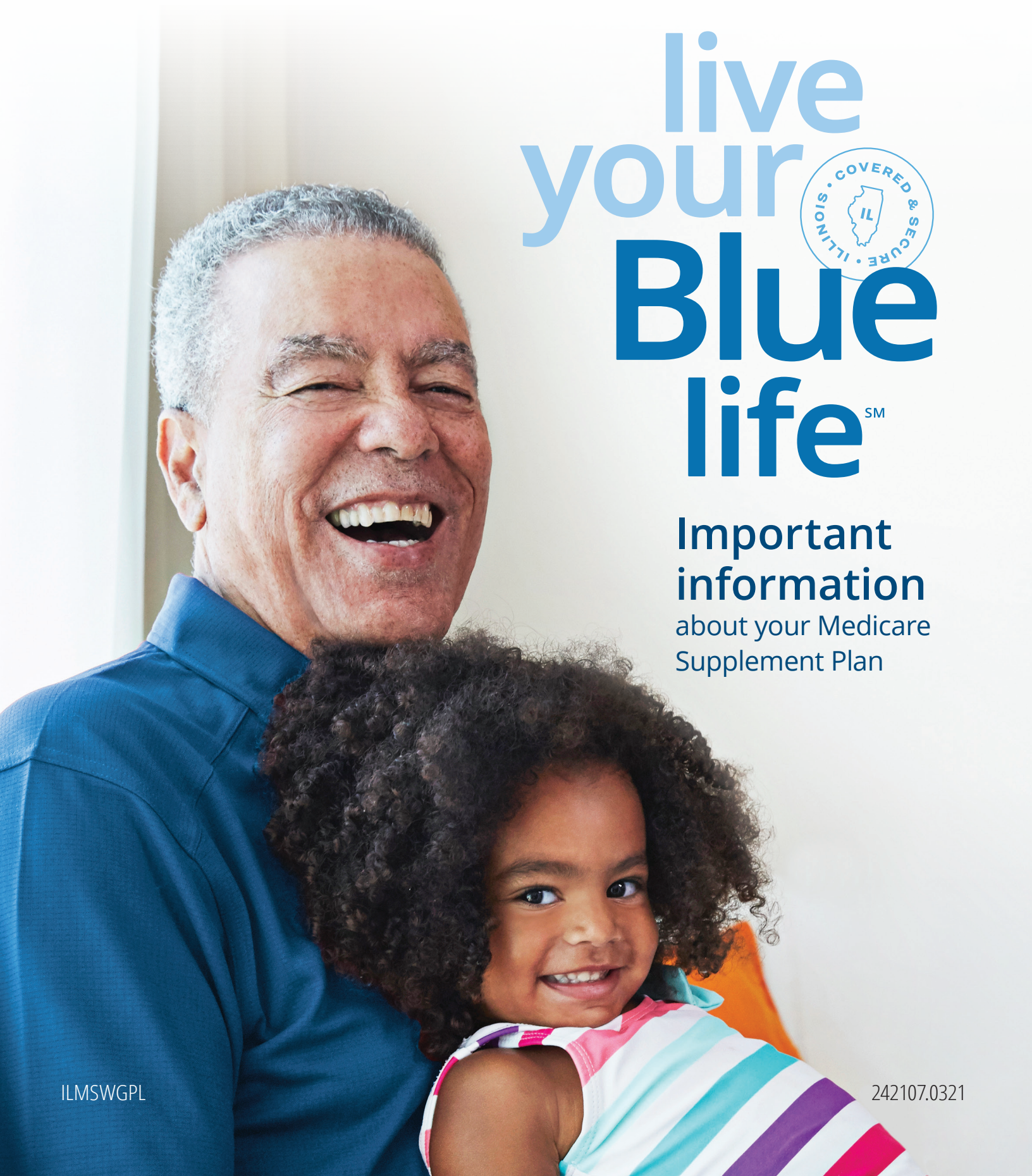




BlueCross BlueShield of Illinois



live  
your  
**Blue**  
life<sup>SM</sup>



**Important  
information**  
about your Medicare  
Supplement Plan

# Welcome

## Thank you for choosing Blue Cross and Blue Shield of Illinois for your Medicare Supplement plan coverage.

You made a wise decision because you not only get financial protection against the bills Medicare leaves you to pay, you also get the extra services and wellness programs Blue Cross and Blue Shield of Illinois (BCBSIL) offers. Now you can enjoy the peace of mind that comes from knowing the company behind your plan has more than 80 years of experience serving Illinois residents.

## We look forward to having a long relationship with you and serving you in the years to come.

If you have any questions about your new Medicare Supplement plan, please contact our Customer Advocates at **1-877-384-9297 (TTY 711)**.

- We are available to assist you Monday – Friday 7 a.m. to 6 p.m., CT.
- For your convenience, secure online access to your account is also available through **Blue Access for Members<sup>SM</sup>**. Please visit our website at [www.bcbsil.com/member](http://www.bcbsil.com/member).



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# What You Need to Know

## Your Blue Medicare Supplement<sup>SM</sup> plan works with Original Medicare.

While Medicare Parts A and B cover a lot of health care costs, they don't cover everything. Plan G Plus covers most of what Medicare does not. Copayments for hospitalizations and skilled nursing facility stays are covered. After the Part B deductible is paid, Plan G Plus pays for medical expenses such as doctor's visits, physical therapy, and diagnostic tests, as well as excess charges above Medicare-approved amounts.

### Deductibles

The amount you must pay for health care before Original Medicare begins to pay.

### Coinsurance

An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

### Copayments

An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital or outpatient visit. A copayment is usually a set amount, rather than a percentage.

Standardized Medicare Supplement plans do not cover vision, hearing, dental or prescription drugs. However, Plan G Plus goes beyond a standardized Medicare Supplement plan with dental benefits, an annual hearing exam and hearing aid discounts, vision benefits, free SilverSneakers Fitness Program and access to the 24/7 Nurseline. Medicare Supplement plans can be paired with a prescription drug plan for more comprehensive coverage.

With your Medicare Supplement plan, you can choose any doctor or specialist who accepts Medicare. At the time of your doctor's visit, there is no cost upfront. Just show your BCBSIL ID card and your claim will be sent to Medicare and then sent electronically to us.

# Plan G Plus Innovative Benefits — Dental, Hearing and Vision

## Expect more from your Medicare Supplement plan.

This new, comprehensive Medicare Supplement plan includes additional benefits such as:



### Dental benefits

**including:**

- 2 cleanings
- 2 exams
- 1 X-ray per year and more\*

For more information, please call Medicare Supplement Customer Service at: **1-877-384-9297 (TTY 711).**



### Hearing benefits

**including:**

- \$0 annual exam
- discounts on rechargeable and battery-operated hearing aids\*

For more information, please call TruHearing:  
**Monday – Friday 8 a.m. – 8 p.m. CT at 1-844-799-3555 (TTY 711).**



### Vision benefits

**including:**

- \$0 annual exam
- eyewear allowance\*
  - \$130 in-network
  - \$65 out-of-network

For more information, please call EyeMed:  
**Monday – Saturday 7 a.m. – 10 p.m. CT at 1-833-337-3133 (TTY 711).**

# 24/7 Nurseline

Nurses are available 24 hours a day, seven days a week, 365 days a year. They can help with health concerns and give general health tips. Get trusted guidance on possible emergency care, urgent care and more. You can also access an audio library of more than 1,000 health topics ranging from allergies to women's health. More than 600 topics are available in Spanish.



## When should you call 24/7 Nurseline?

**Call when you have questions about health problems, such as:**

- Asthma, back pain, or chronic health problems
- Cuts or burns
- Dizziness or severe headache
- High fever
- Sore throat

You can access the 24/7 Nurseline at: **1-800-631-7023 (TTY 711).**

# SilverSneakers<sup>®†</sup> Fitness Program

SilverSneakers is a fitness program for seniors and includes unlimited access to over 16,000 fitness centers in the national network. Membership offers a welcoming community where you can have fitness fun with friends and meet new people.



## **SilverSneakers benefits include:**

- Specialized fitness classes designed for people of all abilities and led by certified instructors
- Low-impact classes focused on improving strength and endurance, mobility, flexibility, agility and coordination
- FLEX classes like yoga and dance at parks, recreation centers and clubs

**Virtual SilverSneakers classes may also be available.**

For more information:

call **Monday through Friday, 7 a.m. - 7 p.m. CT, 1-888-423-4632 • TTY 711**  
or visit **[www.silversneakers.com](http://www.silversneakers.com)**  
or email **[support@silversneakers.com](mailto:support@silversneakers.com)**.

# Blue Access for Members

Blue Cross and Blue Shield of Illinois helps you get the most out of your health care benefits with Blue Access for Members (BAM<sup>SM</sup>). BAM is an online tool for your health and wellness information.

## In BAM, you can:

- Find an in-network doctor, hospital or other provider
- Pay your bill
- Review benefits, claims status and more
- Order or print a replacement member ID card
- Choose how you'd like to get your BCBSIL communications

**Members must register to access all the valuable tools and features available through the site.**

It is easy to get started:

1. Go to [www.bcbsil.com/member](http://www.bcbsil.com/member)
2. Click Register Now
3. Use the information on your BCBSIL ID card to complete the registration process.

# Blue365

Blue365 is just one more advantage of being a Blue Cross and Blue Shield of Illinois Medicare Supplement member. With this program, you may save money on health and wellness products and services that are usually not covered by your plan. There are no claims to file and no referrals or preauthorizations.

## Here are some of the health and wellness deals offered through Blue365:

- Apparel & Footwear
- Fitness
- Hearing & Vision

- Nutrition
- Personal Care (includes dental discounts)
- Home & Family



To sign up and start saving, visit [www.blue365deals.com/bcbsil](http://www.blue365deals.com/bcbsil).

Once you sign up for Blue365, weekly 'Featured Deals' will be emailed to you.



# Frequently Asked Questions (FAQs)

## What does my Medicare Supplement plan cover?

Medicare Supplement plans cover costs that are not covered by Medicare. Medicare Supplement pays for the Part A deductible, coinsurance and copayments. Medicare Supplement plans also cover Part B coinsurance and copayments.

## What is a Medicare Select plan and how is it different from a Standard plan?

Medicare Select plans cover the same benefits as Standard plans. The difference is that a Medicare Select plan only covers benefits when the member uses a Medicare Select hospital for non-emergency admissions. (Emergency admissions are always covered no matter which hospital is used.) You must live within 30 miles of a Medicare Select hospital to be eligible for Medicare Select.

## Do I have to use a Medicare Select hospital if I have a Medicare Select plan?

No. You can use any hospital. However, if you go to a hospital for non-emergency care, it must be a Medicare Select hospital or you may have to pay for expenses that Medicare does not cover. For a list of Medicare Select hospitals, go to [www.mybluemedicareil.com/medsupp/provider](http://www.mybluemedicareil.com/medsupp/provider).

## May I use a Medicare Select hospital even if it's not within 30 miles of my home?

Yes. If you are enrolled in a Medicare Select plan, you may use any Medicare Select hospital.

## May I switch from a Medicare Select plan to a Standard Medicare Supplement plan?

Yes. You may switch from a Medicare Select plan to a Standard plan within the first 12 months.

## Do Medicare Supplement plans cover Skilled Nursing Facility (SNF) care?

Medicare Supplement plans pay for SNF care from the 21st day through the 100th day. SNF coverage varies for each Medicare Supplement plan. SNF coverage details can be found in your Policy Book, Outline of Coverage or [www.mybluemedicareil.com/medsupp/plandocs](http://www.mybluemedicareil.com/medsupp/plandocs).

## Do Medicare Supplement plans cover prescription drugs?

Medicare Supplement Insurance does not include prescription drug coverage. You must enroll in a Medicare Part D plan. Part D helps cover the cost of your prescription drugs. For more information on Part D coverage, you may call **1-888-890-8925 (TTY 711)**.

## Do Medicare Supplement plans cover vision benefits?

Plan G Plus vision benefits include a \$0 annual exam plus an eyewear allowance. For more information, call EyeMed at **1-833-337-3133**, Monday through Saturday, 7:00 a.m. to 10:00 p.m., CT.

## **Do Medicare Supplement plans cover hearing benefits?**

Plan G Plus hearing benefits include an annual hearing exam and discounts on hearing aids. For more information about these benefits, call TruHearing at **1-844-799-3555**, Monday through Friday, 8:00 a.m. to 8:00 p.m., CT.

## **Do Medicare Supplement plans cover dental benefits?**

Plan G Plus dental benefits include cleanings, exams and an X-ray. For more information, please call Medicare Supplement Customer Service at **1-877-384-9297**.

## **Do Medicare Supplement plans cover fitness benefits?**

Plan G Plus includes access to the SilverSneakers fitness program. For more information about SilverSneakers, call **1-888-423-4632**, Monday through Friday, 7:00 a.m. to 7:00 p.m., CT.

## **Will I need to switch doctors since I have enrolled in a Medicare Supplement plan?**

No. You may continue to see your doctor. If your doctor accepts Medicare, your Medicare Supplement plan will be accepted.

## **Can I see a specialist whenever I want?**

Yes. If you see any specialist who accepts Medicare, your Medicare Supplement plan will be accepted.

## **When I go to the doctor, do I have to pay at the time of service?**

### **How are my claims processed?**

No. You are not required to pay anything at the time of service. Your claims are processed through Medicare and electronically sent to us for payment.

## **Do I need to alert you if my address, phone number or name changes?**

Yes, to update our records and ensure we continue to communicate with you in a timely manner, we need to know when you move or change your phone number or name. We do not use this information for solicitation purposes — we just need to know where to find you! Simply call us at **1-877-384-9297 (TTY 711)** and we will be happy to assist you.

## **How do I get another ID card?**

Simply call us at **1-877-384-9297 (TTY 711)** to speak to a live representative who will request the card for you. Allow 7–10 days to receive your ID card. If you need a card immediately, please log on to our website at **[www.bcbsil.com/member](http://www.bcbsil.com/member)** and go to Blue Access for Members, where you can print a temporary card until your replacement card is received.



## BlueCross BlueShield of Illinois

\* Use in-network provider to limit your out-of-pocket costs.

Not connected with or endorsed by the U.S. Government or Federal Medicare Program.

Dental Network of America, LLC (DNoA) is a separate company that provides dental benefits for some Blue Cross and Blue Shield of Illinois plans. DNoA contracts with go2dental.com, Inc., an independent company that provides dental website information and tools Blue Cross and Blue Shield of Illinois plans.

TruHearing® is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids.

EyeMed Vision Care, LLC, an independent company, provides customer service and network administration services for BCBSIL. BCBSIL has contracted with First American Administrators (FAA), an independent company, to provide claims administration. The relationship between BCBSIL, FAA, and EyeMed is that of independent contractors.

Blue365 is a discount program only for Blue Cross and Blue Shield of Illinois (BCBSIL) members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Members should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. 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 that take part in this program. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSIL is that of independent contractors. BCBSIL makes no endorsement, representations or warranties regarding any products or services they offer.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

SilverSneakers® is a wellness program owned and operated by Tivity Health, Inc., an independent company.

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Medicare Supplement insurance plans are offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.