



Medicare Supplement Insurance Coverage Secure Plan

BlueSecureSM Plans

Blue Cross and Blue Shield of Illinois offers underwritten Medicare Supplement insurance plans A, F[‡], G, and N. By law, some prospects will qualify for these plans on a guaranteed-issue basis. See Eligibility section for details.

Your client's choice of a Medicare Supplement insurance company should be based on stability, reputation, and service. No matter which policy your client chooses, they are sure to agree that it simply makes sense to choose Blue Cross and Blue Shield of Illinois.

Product Benefit Highlights:

- Hearing Benefits
- 24/7 Nurseline access
- Part A Hospital Deductible Coverage (covered by Plans F[‡], G and N)
- Skilled Nursing Facility Coverage (covered by Plans F[‡], G and N)
- Foreign Travel Emergency Care (covered by Plans F[‡], G and N)

Individual Plan Benefit Highlights:

- **Plan A:** Offers Basic Benefits
- **Plan F[‡]:** Coverage for Part B Deductible and Excess Charges Above Medicare-Approved Amounts
- **Plan G:** Coverage for Excess Eligible Charges Above Medicare-Approved Amounts; Part B Deductible not covered
- **Plan N:** Lower cost plan that does not cover Part B deductible or excess charges; co-payment applies for office and ER visits

Product Features

- No Claim Forms in Most Cases
- Membership Card Recognition Nationwide
- No Waiting Period for Pre-Existing Health Conditions
- Choose Your Own Licensed Physicians and Specialists
- Billing Options - EZ Blue Payment OptionSM for Monthly Pre-Authorized, Automatic Withdrawals or Pay by Check Every Two Months
- Savings on premier health and wellness benefits like discounted gym memberships, exercise clothing, shoes and discounted fitness aids like Fitbits with Blue365[®]

Eligibility

Your client will be considered for coverage when they become Part A and Part B eligible and reside in Illinois. Our Medicare Supplement insurance plans are underwritten and your client will need to complete the Health History/Medical Questions on pages 10 and 11 of the application.

However, there are cases that your client may be eligible for guaranteed issue. You need to refer to pages 8 and 9 of the application which outlines these conditions. If your client meets any of these conditions, they are eligible for guaranteed issue and are not required to answer the health questions.

Applicants at or exceeding the following weights (based on height and gender) cannot be offered coverage:

Male		Female	
Height	Weight	Height	Weight
4'8"	167	4'8"	158
4'9"	173	4'9"	164
4'10"	179	4'10"	170
4'11"	185	4'11"	176
5'0"	192	5'0"	182
5'1"	198	5'1"	188
5'2"	205	5'2"	194
5'3"	211	5'3"	200
5'4"	218	5'4"	207
5'5"	225	5'5"	213
5'6"	232	5'6"	220
5'7"	239	5'7"	227
5'8"	246	5'8"	233
5'9"	253	5'9"	240
5'10"	261	5'10"	247
5'11"	268	5'11"	255
6'0"	276	6'0"	262
6'1"	284	6'1"	269
6'2"	292	6'2"	276
6'3"	300	6'3"	284
6'4"	308	6'4"	292
6'5"	316	6'5"	299
6'6"	324	6'6"	307
6'7"	332	6'7"	315
6'8"	341	6'8"	323

Effective Date

When your client is 65 or older: Requested Effective Dates will be honored if the application is received by us **on or before** the requested date. If the requested Effective Date is prior to the date we receive the application, the Effective Date will be made the receipt date. When no Effective Date is requested, the Effective Date issued will be the date the application is received by our office. In no case will an Effective Date be issued for any date prior to us receiving an application.

When your client is turning 65: The Effective Date of the policy will be the first day of the 65th birthday month (the date Medicare is effective) as long as the application is received **on or before** their 65th birthday.

We cannot assign effective dates more than 90 days after your client has signed the application unless your client is eligible for guaranteed issue.

The Effective Date will be printed on the member's ID card.

Replacement Policies

In the case that your client is replacing a current Medicare Supplement insurance policy with us or another carrier, please be sure that both you and the applicant read, sign and date a replacement form. This form is required and must be submitted with the application.

Always advise your client to continue paying the premiums on his or her current coverage until Blue Cross and Blue Shield of Illinois issues the new policy and he or she has accepted the new coverage.

Premiums

Premiums are based on area, age and plan of coverage. Area is defined by the zip code your client lives in.

Medicare Supplement insurance plans are guaranteed renewable. Premiums can only be raised if Blue Cross and Blue Shield of Illinois raises premiums for all insureds under the policy form or there is a rate change for everyone in that class of coverage. Annual rate adjustments will still apply. Premiums change at ages 68, 70, 75, 80 and 85. They may also change if your client changes their primary place of residence or class of coverage.

Premium Payments

On page 3 (the Payment Section area) of our Medicare Supplement application is where your client can select their Premium Payment option.

They have an option of a bank draft from their checking or savings account or have the premium bill mailed directly to them. Additionally, they can select the frequency to be monthly, quarterly, annually or semi-annually.

The EZ Blue Payment Option

Your client can enroll in EZ Blue Payment Option when they complete their application. With EZ Blue Payment Option, they pay their premiums monthly, beginning with their initial premium, by authorizing Blue Cross and Blue Shield of Illinois to automatically withdraw premiums from a checking or savings account on a monthly basis. If they elect bank draft on their application, we will withdraw funds from their account.

If an applicant did not enroll in the EZ Blue Payment Option option, they will receive an initial premium notice, as well as information about our EZBlue payment option. With EZ Blue Payment Option, they can enroll and pay their future premiums.

Electronic Submission

You have two ways to enroll a member electronically through the Retail Producer Portal where you can select the application type or Express Link in the Retail Shopping Cart.

The Retail Producer Portal provides 24-hour access to information and tools to help you better manage your business and service your clients. You can:

1. Check the status of your applications and current business
2. Search for clients using preset quick or advanced searches
3. Verify payment status
4. Download forms
5. Access training materials

Using Express Link for prospect enrollment in Retail Shopping Cart - Express Link is a customized HTML hyperlink, embedded with the producer's name and nine-digit producer number. When clients click on the code – in the form of a link or web button – it takes them to Retail Shopping Cart and the producer information is attached to their shopping and enrollment experience. If a client starts an application, the producer information is automatically added to the application. Express Link ensures that the producer receives credit for any policies sold. To get started on using Express Link, click in the top right section of the Retail Producer Portal, select the "Menu" button and scroll to the "Express Link" option and select it.

Completing the Application

Please review all applications to verify that they are complete and legible.

If you or your client falsifies or fails to include all material information (e.g., age and medical history) required on this application, their policy may be rescinded by Blue Cross and Blue Shield of Illinois.

Rescission means voiding their policy back to its effective date. If their policy is rescinded, any premiums paid (less any benefits paid) will be refunded.

Important Contact Information

- Medicare Supplement Help Desk **(877) 587-6638**
- Medicare Supplement Enrollment Fax Line **(855) 867-6714**

Required Forms

The following form(s) must be used when submitting a case (All available on Blue Access for ProducersSM):

- Application for Blue Cross and Blue Shield of Illinois Medicare Supplement Insurance Plan
- Checklist needs to be sent in with the prospect's application for the Secure Plan during the submission process if they have a broker
- Notice of Replacement if replacing a current Medicare Supplement Insurance Policy

Please review all applications to verify that they are complete and legible. Any changes to the application must be initialed by the applicant before submission.

Where to Submit

All applications and supporting paperwork should be submitted to:

**Blue Medicare Supplement
c/o Member Services
PO Box 3388
Scranton, PA 18505**

Policies will be sent to your client when approved and you will receive a notification letter.

Coverage Changes

If a member applies to an underwritten policy and is denied, they will be notified via a letter which will include an application for Blue Cross and Blue Shield of Illinois policies. The member can apply to the Blue Cross and Blue Shield of Illinois policies without being denied but will have a higher rate.

Members who wish to switch to the new secure plans will need to reapply with the Secure Plan application and undergo underwriting. If a member fails underwriting, they will continue their coverage with their existing plan.

Continue with BlueSM Discount[†]

You may be eligible for a discount if you were enrolled in commercial group or individual coverage with a Blue Cross and Blue Shield Plan issued in Illinois, Montana, New Mexico, Oklahoma, or Texas and that coverage was within one year of your Blue Cross and Blue Shield of Illinois Medicare Supplement policy becoming effective. Applies to Blue Cross and Blue Shield of Illinois Medicare Supplement policies issued with an effective date on or after April 1, 2022.

Household Discount[†]

You may be eligible for a household discount if at least two members reside in the same household and are enrolled in Blue Cross and Blue Shield of Illinois Medicare Supplement Insurance Plans effective on or after May 1, 2019.

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

[†]Discounts cannot be combined; only one type of discount per enrollee permitted.

[‡]Plans F and High Deductible F are also available but only if you were eligible for Medicare before January 1, 2020.

Blue365 disclosure language: Blue365 is a discount program only for Blue Cross and Blue Shield of Illinois (BCBSIL) members. This is NOT insurance. 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. 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.

Medicare Supplement plans provided by Blue Cross and Blue Shield of Illinois, which refers to Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), and refers to HCSC Insurance Services Company (HISC). HCSC and HISC are Independent Licensees of the Blue Cross and Blue Shield Association. Not Connected with or endorsed by the U.S. Government or Federal Medicare Program.