



Medicare Supplement plan

**Anthem Blue Cross
California 2022**

Upgrade your health plan with a Medicare Supplement plan from Anthem Blue Cross.

Medicare doesn't cover everything. A Medicare Supplement plan can help you cover what Medicare does not.

A Medicare Supplement plan gives you:

- **More coverage:** Medicare does not cover everything. A Medicare Supplement plan helps cover deductibles, coinsurance, and copayments.
- **Freedom:** You can see any doctor who's accepting new Medicare patients. You don't need a referral and you won't have to fill out claim forms. Some plans even offer coverage when you're traveling out of the country.
- **Consistency:** Once you enroll, you have guaranteed benefits for life.‡ Your coverage cannot be canceled and you don't need to worry about re-enrolling.
- **Portability:** If you move, your Medicare Supplement plan moves with you.
- **Flexibility:** You can add optional dental or vision benefits through Anthem Extras Packages.



‡ Your policy cannot be terminated for any reason other than non-payment of premium or material misrepresentation in the application for insurance.

With Anthem Blue Cross, you will have:

- **Competitive rates:** Our size and commitment to innovation allows us to offer you competitive rates.
- **Premium Rate Guarantee:** Concerned your Medicare Supplement premium will increase within the first six months of membership? Not with us. Anthem will hold any premium rate increase for six months, making it easier for you to budget your premium costs. After the initial six month rate guarantee period ends, premiums are subject to change in accordance with the terms of your policy.
- **Service:** We believe your coverage shouldn't be hard to figure out. We deliver clear, easy-to-read communications and a dedicated customer service team that will help answer all your health plan questions.
- **Dependability:** As one of the nation's largest health coverage providers, we're here with a focus on stability – of your coverage, and your rates – so you can plan for the future.
- **Convenience:** We offer a variety of health and separate prescription drug coverages so you have the convenience of all your plans coming from one company.
- **Overall health:** We offer special member-only programs, discounts and offers that can help you get and stay your healthiest.



SilverSneakers® fitness program

Get connected to like-minded people and events, at no extra charge to you.

SilverSneakers fitness program:

Access to thousands of participating fitness centers across the country, including exercise equipment, pools, and SilverSneakers fitness classes.



SilverSneakers.com lists participating locations and SilverSneakers class descriptions with sample videos. SilverSneakers articles cover exercise, health, nutrition, community, and living well. If you can't go to a SilverSneakers location, you can work out at home with SilverSneakers On-Demand™ videos, and sign up for the SilverSneakers GO™ app.

To join the program, visit www.SilverSneakers.com/Check or call **888-423-4632 (TTY: 711)**.

Always check with your doctor before you start an exercise program.

How to choose a plan that's right for you

Medicare Supplement plans vary in benefits and cost, so it all comes down to choosing one that best fits your health needs and budget. The enclosed Outline of Coverage shows the plans we offer and how much they cost. Things to consider:

- **Plan G** is our most popular plan. *Plan G covers all out-of-pocket costs not covered by Medicare for Medicare-approved services, except for the Medicare Part B deductible (\$233 for 2022).*
- **Plan N** is a good option if you want to save on monthly premiums in exchange for sharing the cost. With Plan N, you have a set copay for covered doctor and emergency room visits.
- **Plan F or Innovative F** is only available if you first became eligible for Medicare before January 1, 2020.

How to save on your monthly premium

Pay yearly or with automatic bank draft

- Save up to \$48 when you pay your premium for the year.
- Save \$2 a month when you pay by automatic bank draft or electronic funds transfer.



Household Discount Program

- Save 5% when more than one member in your household is enrolled in one of our Medicare Supplement plans.‡

New to Medicare Discount Program[◇]

- If you're new to Medicare, these two plans offer an enrollment discount for the first 12 months:
- Enroll in Plan G and save \$25 per month.
- Enroll in Plan F or Innovative F and save \$20 per month.

[◇] To qualify you must be 65 or older and within six months of your Medicare Part B effective date. Plan G is for coverage effective as of 3/1/2021.

[‡] Available on coverage effective dates June 1, 2010 or after. Members must occupy the same housing unit.

Plan comparison and opportunities to save

Here are the potential savings with a Medicare Supplement plan versus Medicare only.

Medical care	Costs with Medicare only	Costs with Medicare Supplement Innovative F[◇]	Costs with Medicare Supplement Plan G[◇]	Costs with Medicare Supplement Plan N[◇]
\$4,000 in physician costs and tests (such as an MRI) ¹	\$1,003	\$0	\$233	\$253
15 days in the hospital, 22 days in a skilled nursing facility, and \$12,000 for doctors, surgeons, and tests ²	\$4,578	\$0	\$233	\$253
75 days in the hospital, 60 days in a skilled nursing facility, \$100,000 for doctors, surgeons and tests, ³ and \$600 for a provider that does not accept Medicare's payment in full (excess charges)	\$34,821	\$0	\$233	\$853
Preventative hearing and vision services not covered by Medicare	All costs	Covers routine hearing and vision exam every 12 months + frame/lens and hearing aid benefits (see Outline of Coverage for more information)	All costs	All costs

◇ These estimates are based on 2022 Medicare cost-sharing amounts. Your cost will vary with other Medicare Supplement plans.

1 Cost represents \$233 Part B Deductible and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)

2 Cost represents \$1,556 Part A Deductible, \$233 Part B Deductible, 2-days of Skilled Nursing at \$194.50 per day and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)

3 Cost represents \$1,556 Part A Deductible, \$233 Part B Deductible, 14-days of hospitalization over covered days \$389 per day, 39-days of Skilled Nursing over covered days at \$194.50 per day and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)

Added value from Anthem

ScriptSave® prescription savings program:

Save up to 80% on your prescriptions at more than 65,000 participating pharmacies nationwide. You can use the card as many times as you want. Savings average 65%, and in some cases 80% or more — based on 2020 national program savings data.



We partnered with ScriptSave to offer this Prescription Savings Card. You will have instant savings at the pharmacy on brand and generic prescription for anyone in your household, even your pets. Present your Prescription Savings Card at the pharmacy — it is that easy. Even if you have Part D for your drug benefits, you can use this card for discounts on drugs your Part D plan doesn't cover.

After you enroll in a Medicare Supplement plan, we will send a Prescription Savings Card to you at no cost.

DISCOUNT ONLY - NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. You may contact customer care anytime with questions or concerns, to cancel your registration, or to obtain further information. This program is administered by Medical Security Card Company, LLC of Tucson, AZ.

Added value from Anthem *(continued)*

Vision discounts

- **Glasses.com:** \$20 off when you spend \$100 or more. Free shipping.
- **Premier LASIK:** \$800 off when you choose a “featured” Premier LASIK Network provider, and 15% off other in-network providers.



Hearing discounts

- **Amplifon:** 25% off, plus an extra \$50 off one Amplifon hearing aid; \$125 off two.
- **NationsHearing:** Call 877-391-8625 to schedule a free exam and save thousands on hearing aids with a 60-day, 100% money-back guarantee.
- **Hearing Care Solutions:** Discounted hearing aids and a free hearing exam, with a 3 year warranty, 2 years of batteries, and unlimited visits for 1 year.



Healthy lifestyle discounts

- **Fitbit:** Save up to 22% on select Fitbit devices you can use to improve your health by tracking your activity, sleep, and food.
- **Jenny Craig®:** Join for free. Jenny Craig weight loss program provides you with everything you need, so it's easier to reach your goals. You can save \$200 in food, in addition to free coaching, with minimum purchase. Save an extra 5% off your full menu purchase.
- **ChooseHealthy™:** Discounts are available on acupuncture, chiropractic, massage, podiatry, physical therapy and nutritional services. You also have discounts on fitness equipment, wearable trackers and health products, such as vitamins and nutrition bars.



Vendors and offers are subject to change without prior notice. Anthem Blue Cross does not endorse and is not responsible for the products, services or information offered by the vendors or providers. We negotiated the arrangements and discounts with each independent vendor or provider in order to assist our members. **These discounts are not insurance and are not part of the Medicare Supplement plans.**

An Anthem Blue Cross prescription drug plan can help you save

Complement your Medicare Supplement plan with a Part D drug plan

Some Medicare plans only cover Part B prescription drugs, but you can add a standalone Part D plan to cover drug costs. Ask your agent or broker about enrolling in an Anthem Blue Cross Part D plan.



Save on dental and vision costs with an Anthem Extras Package

When you add an Anthem Extras Package to your Medicare Supplement plan, you can see any dentist or eye doctor you choose. You'll save even more when you choose one in the plan.

Anthem Extras Packages come with the following benefits:

Dental

- A \$0 to \$50 deductible
- Covered diagnostic and preventive care
- Choice of more than 80,000 dentists nationwide¹
- Emergency dental care when traveling



Vision

- A \$10 to \$20 copay for eye exams
- A \$100 to \$130 allowance for eyeglass frames
- 15% to 40% savings on non-covered items like extra glasses
- Online and national retail locations



Call or visit our website today for more information.

Contact Member Services

877-391-3897,
(TTY: **711**) Monday – Friday,
8 a.m. – 5 p.m., local time



Find a doctor

Check to see
if your dentist
or vision provider is in our
network at **[anthem.com/ca](https://www.anthem.com/ca)**.



¹ Internal data, 2019

Anthem Extras Packages – your options

California	Standard	Premium	Premium Plus	Senior Premium Plus Dental Only
Dental				
Network	Dental Blue 100	Dental Blue 100	Dental Blue 100	Dental Blue 100
Annual Maximum	\$500	\$1,000	\$1,250	\$1,250
Deductible	No deductible	\$50	\$50	\$50
Diagnostic & Preventive Services (routine cleanings, exams and X-rays)	100%	100%	100%	100%
Minor Restorative Services (fillings)	Not covered	80% [◇]	80% [◇]	80% [◇]
Periodontal Services (scaling and root planing)	Not covered	50%*	50%*	50%*
Endodontics (root canals) & Oral Surgery (tooth extractions)	Not covered	50%*	50%*	50%*
Prosthodontics (crown, dentures, bridges)	Not covered	Not covered	50%*	50%*
Vision				
Network	Blue View Vision	Blue View Vision	Blue View Vision	Not available
Exam (once every 12 months)	\$20 copay	\$20 copay	\$10 copay	Not available
Frames (once every 24 months)	\$100 allowance	\$100 allowance	\$130 allowance	Not available
Eyeglass Lenses (once every 24 months)	\$20 copay	\$20 copay	\$10 copay	Not available
Contact Lenses	\$80 allowance	\$80 allowance	\$80 allowance	Not available
Additional Programs				
Member Assistance Program	Not available	Not available	Not available	Not available
Travel Assistance	Not available	Not available	Yes	Not available
Monthly Premium	\$25.00	\$38.00	\$56.00	\$46.66

◇ After a 6-month waiting period. Waiting period may be waived or reduced with prior coverage.

* After a 12-month waiting period. Waiting period may be waived or reduced with prior coverage.

Anthem Dental Plans — your coverage options

If you're enrolling in our Innovative F* Medicare Supplement plan:



This plan includes hearing and vision benefits, and you can add one of our standalone dental plans. We have three dental plan options with competitive premiums and benefits.

California	Senior Standard Dental	Senior Premium Dental	Senior Premium Plus Dental Only
Dental			
Network	Dental Blue 100	Dental Blue 100	Dental Blue 100
Annual maximum	\$500	\$1,000	\$1,250
Deductible	No deductible	\$50	\$50
Diagnostic & Preventive Services (routine cleanings, exams and X-rays) [†]	100%	100%	100%
Minor Restorative Services (fillings)	Not covered	80% [◇]	80% [◇]
Periodontal Services (scaling and root planing)	Not covered	50% [‡]	50% [‡]
Endodontics (root canals) & Oral Surgery (tooth extractions)	Not covered	50% [‡]	50% [‡]
Prosthodontics (crown, dentures, bridges)	Not covered	Not covered	50% [‡]
Monthly Premium	\$18.48	\$31.48	\$46.66

* Innovative F is only available if you first became eligible for Medicare prior to January 1, 2020.

† Routine exams, cleanings and x-rays include 2 exams, 2 cleanings and 1 bitewing x-ray series every year; and 1 complete x-ray series every 5 years.

◇ After a 6-month waiting period. Waiting period may be waived or reduced with prior coverage.

‡ After a 12-month waiting period. Waiting period may be waived or reduced with prior coverage.

When to enroll

- **You are turning 65 and have Medicare Parts A and B:**
You can apply for a Medicare Supplement plan during the six months after you enroll in Medicare Part B. In some states, plan(s) may be available to persons younger than 65 who are eligible for Medicare.
- **If you're already 65:**
You are welcome to apply at any time.◇
- **Pre-existing Conditions:**
If you had at least six months of prior creditable coverage or are in a guaranteed issue situation, you don't have to wait for coverage to start. You can use this prior coverage to remove or shorten waiting periods for pre-existing conditions. A pre-existing condition means you were treated or diagnosed six months before the start date of your policy. Remember, for Medicare-covered services, Original Medicare will cover the condition, even if you are responsible for out-of-pocket costs during the pre-existing condition waiting period.

If you want to learn more about Medicare Supplement (Medigap) policies, please see the *Choosing a Medigap Policy* guide included with your kit.



Ready to enroll?

Go to the Application section of this booklet.

How to reach us

TTY lines are available for those with hearing or speech loss.

Sales Department‡

- **888-211-9813 (TTY: 711)**
8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30



Customer Service

- **800-333-3883 (TTY: 711)**
8 a.m. to 6 p.m. PT, Monday - Friday

Online benefits, discounts and health resources

- [anthem.com/ca](https://www.anthem.com/ca)



General Medicare information

- [medicare.gov](https://www.medicare.gov)
- [anthem.com/medicare](https://www.anthem.com/medicare)

‡ By calling this number, you will reach an authorized licensed insurance agent who can answer questions about our plans and enrollment.

This brochure is intended to be a brief summary of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Policy. In the event of a conflict between the Policy and this description, the terms of the Policy will prevail.

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This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please contact your agent or the health plan.

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