

MEDICARE SUPPLEMENT HEALTH PLANS AT A GLANCE

**ACCESS THE CARE
YOU'VE EARNED.**



Why choose a Medicare Supplement plan?

Choice

Go directly to any doctor or hospital that accepts Medicare anywhere in the United States.

Coverage

Medicare Supplement plans (or Medigap plans) help pay some of the healthcare costs (gaps) that Original Medicare doesn't cover (like copayments, coinsurance, and deductibles).

Ease

No medical claim forms to file.

Flexibility

Many different supplemental plans designed to fit your various needs and budget.



Why choose Blue Shield?

Affordable coverage. Savings for your pocket. Benefits you value.

Along with rates that are designed to be affordable, with a Blue Shield Medicare Supplement plan, you'll also have a number of opportunities to save on your monthly plan dues through our savings programs.¹

Household Savings

Save up to \$168/year when you add two. Save 7% off your combined individual plan rates when you and another member of your household enroll in the same plan type through our Household Savings Program.^{1,5}

AutoPay Savings

Save \$3 a month when you enroll in AutoPay – and have your monthly dues automatically deducted from your checking or savings account – so you never miss a payment.¹

Dental Savings

Save \$3 a month for the first six months on your dental plan rates when you enroll in one of our PPO dental plans at the same time you enroll in your Blue Shield Medicare Supplement plan.¹

Welcome to Medicare Rate Savings

New to Medicare Part B? Save \$300 your first year (\$25 a month for 12 months through our Welcome to Medicare Rate Savings program).^{1,2}

Get more

SilverSneakers® fitness and wellness programs

These programs are designed to help you stay healthy with access to fitness and wellness tools, such as access to on-demand video classes, included with your Blue Shield of California health plan, at no additional cost.

NurseHelp 24/7SM

Access to registered nurses to answer your healthcare questions any time of day or night.

Wellvolution®

Access to personalized care programs to help improve your health, maintain healthy weight, treat chronic conditions, and live with more energy.

A Medicare Plan that Offers More

Plan G Inspire

Blue Shield, together with AAA, is pleased to offer health coverage that includes roadside assistance and tools to help keep you safe and more independent. With **Plan G Inspire**,³ all members, **including** existing AAA Members, receive all the benefits included with our Plan G Extra, *plus*:



One-Year New or Renewal Classic AAA Membership⁴ – with 24/7 roadside assistance, included with your plan, annually upon enrollment.



AAA Roadwise Driver – a course designed to help you refine your driving skills to become a safer driver.



Access to Educational Driving Resources – Online tools, such as AAA Roadwise Rx⁶ – designed to help you learn more about your medications and how they may affect your driving.

Convenience

Complement your Blue Shield Medicare Supplement coverage with:

Medicare Part D prescription drug coverage See page 7 for more information.

Affordable dental See page 8 for more information.

- 1 Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the member.
- 2 Welcome to Medicare Rate Savings do not apply to Plan N.
- 3 Available in select counties in northern California.
- 4 One year new or renewal Classic AAA Membership, included with your plan, annually upon enrollment, valued at up to \$59/year in 2022. The value of the Classic AAA Membership is subject to change. AAA Membership provided by AAA Northern California, Nevada & Utah.
- 5 Household Savings Program does not apply to tobacco users. Effective July 1, 2021, represents maximum savings amount (7%) applied to members ages 65-70 enrolled in Plan G Extra in Regions 1, 2, and 4. Actual savings may vary.
- 6 This tool is intended to provide users with general information to help them better understand the traffic safety implications of using certain medications before driving. The information is not medical advice. Consult with your doctor before altering any medications or driving, or if you have specific medical questions or think you may be suffering from any medical condition.

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MEDICARE SUPPLEMENT PLANS AT A GLANCE

What we offer:

	Plan A	Plan N	Plan G	Plan G Extra	Plan G Inspire ²	Plan F Extra ⁴
Monthly plan dues Region 1 ¹ for age 65	\$125	\$143	\$138	\$152	\$132 ³	\$184
Part A Deductible: \$1,556 ⁵ during first 60 days of hospitalization	●	●	●	●	●	●
Part B Deductible: First \$233 ⁵ of Medicare-approved medical expense amounts						●
Additional hospitalization up to 365 days	●	●	●	●	●	●
Remainder of Medicare-approved medical expense amounts	●	Up to \$20 copayment for office visits and up to \$50 copayment for ER	●	●	●	●
Medicare Part B excess charges ⁶			●	●	●	●
Foreign travel emergency care services during first 60 days of each trip outside United States		●	●	●	●	●
Enjoy These Benefits Included with All Blue Shield Medicare Supplement plans						
 SilverSneakers fitness and wellness programs ⁷	●	●	●	●	●	●
 NurseHelp 24/7 ⁷	●	●	●	●	●	●

1 Monthly plan dues depend on your age and where you live. The dues shown are for non-tobacco users age 65 who live in Region 1: Los Angeles except ZIP codes 91711, 91759, 91765, 91766, 91767, 93535, 93544, 93563, and 93591. Other rates may apply. Rates listed **do not** include Welcome to Medicare Rate Savings, AutoPay or Household Savings. For the exact rate that applies to you, please refer to the rate charts in Blue Shield's Enrollment Kit. Monthly plan dues are effective July 1, 2021. All dues are subject to change.

2 Available in select counties in northern California.

3 Monthly plan dues depend on your age and where you live. The dues shown are for non-tobacco users age 65 who live in Region 8. Other rates may apply. Rates listed do not include any Welcome to Medicare Rate Savings or AutoPay and Household Savings. For the exact rate that applies to you, please refer to the rate charts in Blue Shield's Enrollment kit. Monthly plan dues are effective July 1, 2021. All dues are subject to change.

4 Plan F Extra is only available to applicants who attained age 65 before January 1, 2020, or first became eligible for Medicare benefits due to disability before January 1, 2020.

5 Effective January 1, 2022. The Medicare cost-sharing amounts listed are subject to change each year.

Enjoy These Extra Benefits Included with Select Blue Shield Medicare Supplement plan

	Plan A	Plan N	Plan G	Plan G Extra	Plan G Inspire ²	Plan F Extra ⁴
 Vision benefits ⁸				●	●	●
 Hearing aid benefits				●	●	●
 Personal emergency alert device						●
 Access to doctors on-call 24/7				●	●	
 Quarterly allowance for over-the-counter (OTC) items ⁹				●	●	
 Independence and Safe Mobility with AAA - One-year new or renewal Classic AAA Membership included with your plan, annually upon enrollment ¹⁰ - AAA Roadwise Driver - Educational Driving Resources, like AAA Roadwise Rx ¹¹					●	

6 If your physician does not accept Medicare assignment, you must pay the difference between the total amount billed and the Medicare-approved amount. This difference is called “excess charges.”

7 Available to all Blue Shield of California Medicare Supplement plan members at no additional cost.

8 Vision benefits include coverage for costs that are not traditionally covered by Original Medicare, such as, eye exam, frames, eyeglass lenses or contact lenses.

9 Two-time use per quarter allowance for eligible items. Unused allowance cannot be rolled over into the next quarter. Limitations may apply. See over-the-counter (OTC) catalog for details.

10 One-year new or renewal Classic AAA Membership, included with your plan, annually upon enrollment, valued at up to \$59/year in 2022. The value of the Classic AAA Membership is subject to change. AAA Membership provided by AAA Northern California, Nevada & Utah.

11 This tool is intended to provide users with general information to help them better understand the traffic safety implications of using certain medications before driving. The information is not medical advice. Consult with your doctor before altering any medications or driving, or if you have specific medical questions or think you may be suffering from any medical condition.

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Guaranteed acceptance

You may qualify for guaranteed acceptance

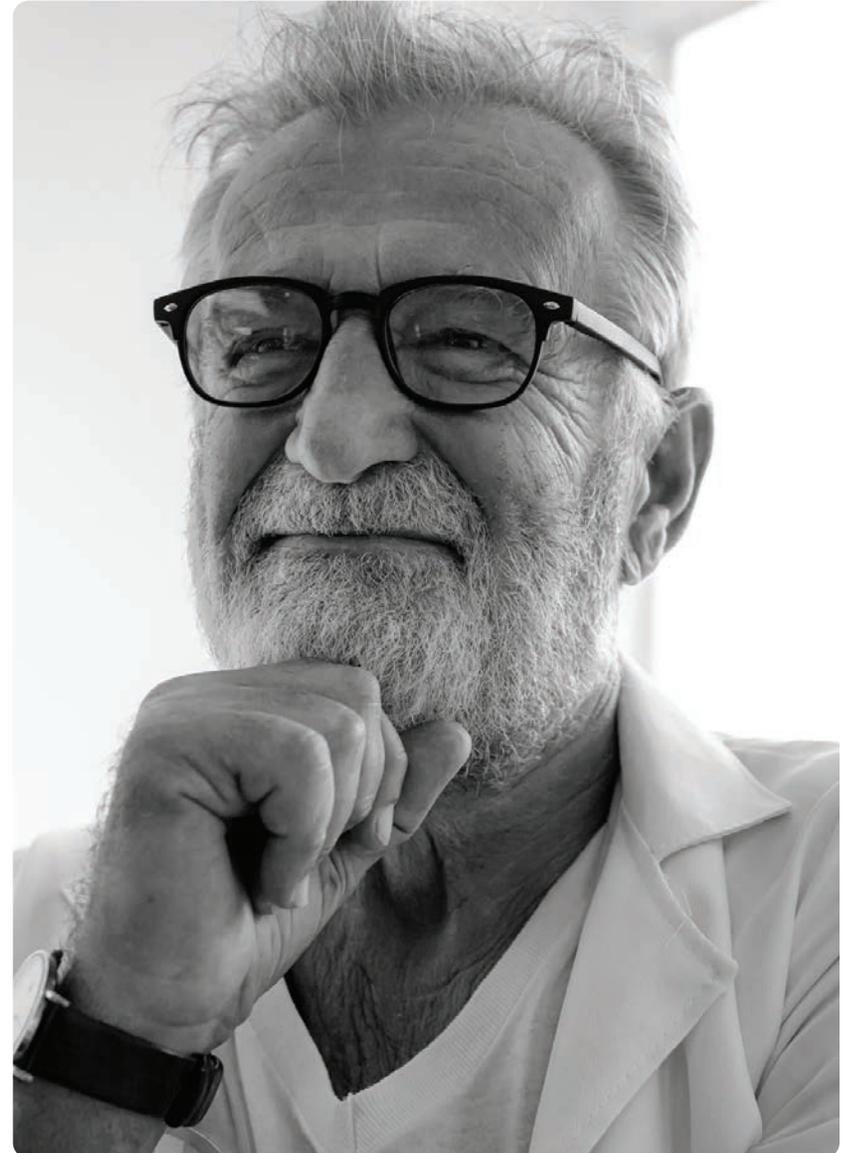
You are guaranteed acceptance into the Blue Shield Medicare Supplement plan of your choice if you meet certain criteria. That means that you won't be subject to medical underwriting.

Here are a few examples of how you may qualify:

- You're new to Medicare and have enrolled in Parts A and B, or you already have Medicare because you are disabled and you have recently reached age 65.
- You currently have a Medicare Supplement plan and you want to switch to a Blue Shield Medicare Supplement plan of equal or lesser value starting on the 1st day of your birthday month and ending sixty (60) days after your birthday.
- You've disenrolled or received notice of termination from an employer-sponsored health plan or employer-sponsored retiree health plan.

- You're a current Blue Shield Medicare Advantage Plan member and your benefits are reduced.

There are many other situations under which you may qualify for guaranteed acceptance in a Blue Shield Medicare Supplement plan, and other conditions may apply. For complete information about our policy regarding guaranteed acceptance, please refer to the Guaranteed Acceptance Guide at blueshieldca.com/medicare. Click *Medicare Supplement plans* and scroll to the bottom of the *Overview* page.



Blue Shield Medicare Prescription Drug Plans

Complement your Blue Shield Medicare Supplement coverage with a standalone Medicare Part D Prescription Drug Plan that can help cover your prescription drug costs.

We have two easy-to-understand plans so you can find the one that best fits your needs.

Benefits effective January 1, 2022, through December 31, 2022.

	Blue Shield Rx Plus (PDP)	Blue Shield Rx Enhanced (PDP)
 Monthly plan premium	\$90.20	\$160.20
 Annual Deductible	\$480 ¹	\$0
 Drug formulary	Blue Shield Rx Plus formulary	Blue Shield Rx Enhanced formulary (includes additional drugs not on the Blue Shield Rx Plus formulary)

Call **(888) 575-3437** [TTY: **711**] or your authorized Blue Shield agent if you'd like to learn more or to enroll in one of these Prescription Drug Plans.

Our knowledgeable sales representatives are available 8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., Monday through Friday, from April 1 through September 30.

¹ Does not apply to Blue Shield Rx Plus (PDP) Tier 1 Preferred Generic Drugs.
Blue Shield of California is a PDP plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal.

Dental PPO plans

Did you know?

Effective July 1, 2021

You can save \$3 off the listed rates for the first six months if you enroll in a dental plan at the same time you enroll in your Blue Shield Medicare Supplement plan¹.

This chart is only an at-a-glance summary. For a complete list of the benefits, exclusions, and limitations, please refer to the *Evidence of Coverage and Health Service Agreement*.

	Dental PPO 1000	Dental PPO 1500
Monthly plan premium	\$35.00	\$51.30
Calendar-year deductible	\$75	\$50
Calendar-year maximum (dental)	\$1,000	\$1,500
	Dental benefits using network dentists	
Diagnostic and preventive care for annual exam and six-month checkup ²	Plans cover 100%	
Basic services ³	Plan covers 50%	Plan covers 80%
Major services ⁴	Plans cover 50%	

1 Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the member.

2 Deductible does not apply to diagnostic and routine services including oral exam, X-rays, and cleanings.

3 Deductible applies to basic services including anesthesia, palliative treatment, and minor restorative dentistry.

4 Six-month waiting period applies to Dental PPO 1000; 12-month waiting period applies to Dental PPO 1500. Deductible applies to endodontics, periodontics, oral surgery, crowns, bridges, and dentures.

Additional Medicare Supplement plan benefits and services

SilverSneakers® Fitness and Wellness Programs

SilverSneakers is your fitness and wellbeing benefit included with your Blue Shield of California health plan at no additional cost. The benefit includes access to fitness and wellness tools such as on-demand video classes. Additionally, the benefit offers other resources, including access to thousands of participating locations nationwide,¹ online classes and workshops taught by trained instructors, over 200+ On-Demand pre-recorded videos covering topics like nutrition and fitness, and more.

NurseHelp 24/7SM

When you have a minor medical concern, you don't have to wait for the doctor's office to open. Nurses are available 24 hours a day, seven days a week.

- One toll-free call puts you in touch with a registered nurse who will listen to your concerns and help you.
- Internet users can use our secure online instant messaging service, if preferred.

Sometimes just knowing you have someone to talk to makes a big difference.

Wellvolution® Personalized programs for Health and Well-being

Take control of your health with Wellvolution, available at no additional cost to you with your Blue Shield Medicare Supplement plan. Using the Wellvolution health programs is a great way to help you get healthier and reduce your medical costs. With coaches, resources, and ongoing support available to you at \$0 out-of-pocket cost, you can access the programs via an app on your phone or in-person, to help improve the quality of your life, maintain healthy weight, and even treat chronic conditions like type 2 diabetes and high blood pressure. The programs can help you:

- Prevent and treat disease
- Lose weight
- Manage stress
- Sleep better
- Eat healthier
- Stop smoking, and more

¹ Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL. SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2022 Tivity Health, Inc. All rights reserved.

NurseHelp 24/7 is a service mark of Blue Shield of California.

Wellvolution and all associated digital and in-person health programs and services are managed by Solera, Inc., a health company committed to changing lives by guiding people to better in their communities.

Blue Shield discount programs and value-added services

Some services offered through the discount program may already be included as part of the Blue Shield plan covered benefits. Members should access those covered services prior to using the discount program.

Hearing-aid discounts¹

As a Blue Shield member, you are eligible for discounts on hearing aids purchased from our contracted provider, EPIC Hearing Healthcare. This includes:

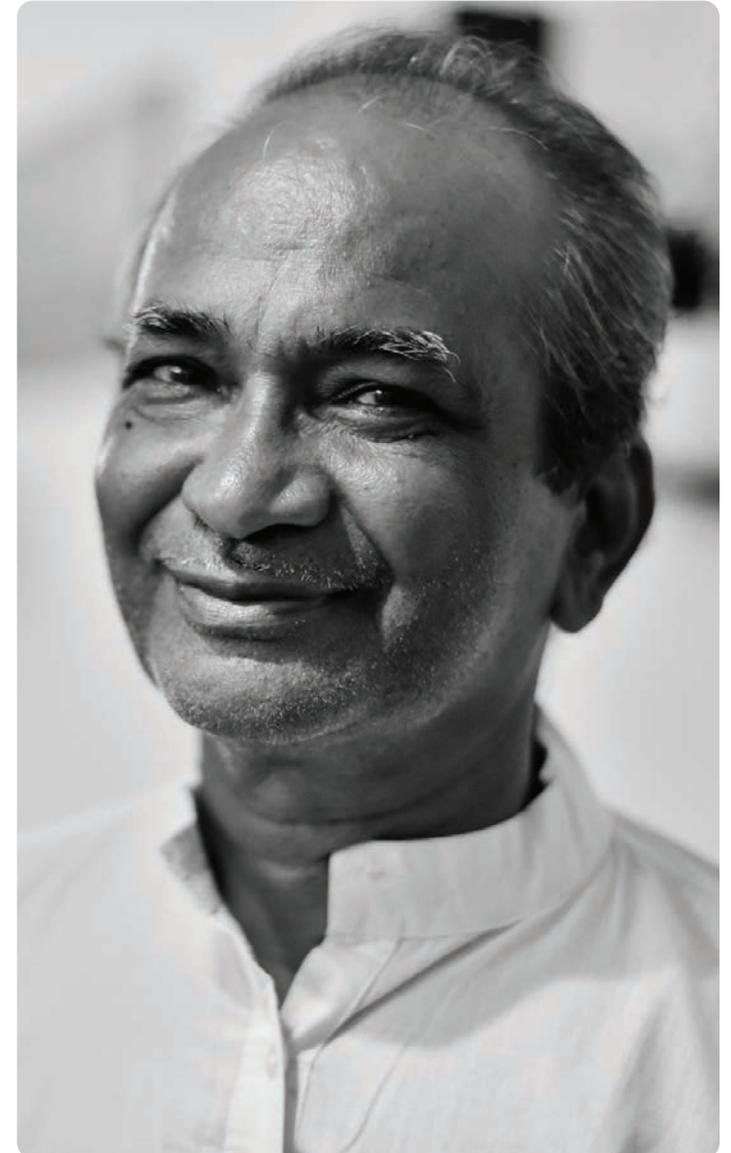
- 30-60% discount off the suggested retail price on hearing aids, which come with:
 - Patient adaptation counseling and 45-day evaluation/satisfaction period included as part of discount hearing program
 - Three-year extended warranty covering loss, damage, and servicing
 - Two-year supply of batteries, per hearing aid purchased, and in-office maintenance for three years
- Receive up to three virtual follow-up visits for hearing-aid fitting, consultation, device check, and adjustments for no additional fee.

Note: Plan F Extra,³ Plan G Extra, and Plan G Inspire⁴ include a hearing aid benefit. Please see the Summary of Benefits for additional details.

Alternative Care Discounts¹

Relax and save up to 25% on specialty healthcare services from practitioners participating in the ChooseHealthy[®] program. Services include:

- Acupuncture
- Chiropractic services
- Therapeutic massage services
- Health and wellness products
 - Get discounts of up to 55% or more on popular health and fitness brands.
 - Access online health classes and articles at no additional cost to you.



Discount Vision Program¹

All Blue Shield members can save 20% on the following services and materials at participating providers whether or not you have vision care benefits through Blue Shield. Access participating providers on the *Find a Doctor* page at blueshieldca.com/fad.

- Routine eye exams
- Extra pair of glasses
- Frames and lenses (including photochromic)
- Non-prescription sunglasses
- Tints and coatings
- Hard contact lenses

Discount laser vision correction¹

As a Blue Shield member, discounts on LASIK and PRK laser vision correction are available through one of our vendors.

ID theft protection and credit monitoring services

Blue Shield offers identity theft protection services from Experian[®], including identity repair assistance, identity theft insurance and credit monitoring, at no additional cost to all eligible² Blue Shield members.

¹ These discount program services are not a covered benefit of Blue Shield health plans and none of the terms or conditions of Blue Shield health plans apply. Discount program services are available to all members with a Blue Shield medical, dental, vision, or life insurance plan. The networks of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy, nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products. Members who are not satisfied with products or services received from the discount program may use the Blue Shield grievance process described in the Grievance Process section of the Evidence of Coverage and Health Service Agreement. Blue Shield reserves the right to terminate this program at any time without notice. Discount programs administered by or arranged through the following independent companies:

- Alternative Care Discounts – Services provided by the ChooseHealthy program, made available through ChooseHealthy, Inc., a subsidiary of American Specialty Health Incorporated.
- Hearing-aid discount – EPIC Hearing Healthcare (is not available in all geographic areas)
- Discount Vision Program – Vision Plan Services (VSP)
- LASIK and PRK – QualSight LASIK, NVISION Laser Eye Centers

² All eligible members have automatic access to ID theft protection services and the option to enroll in credit monitoring. Vendor requirements for eligible members that are under the age of 18: parent or guardian must opt in/sign up for pre-breach services.

³ Plan F Extra is only available to applicants who attained age 65 before January 1, 2020, or first became eligible for Medicare benefits due to disability before January 1, 2020.

⁴ Available in select counties in northern California. ChooseHealthy is a federal registered trademark of American Specialty Health Plans (ASH) and used with permission herein.

Doing the right thing

As a nonprofit health plan, we've put the care of our members before profits for over 80 years. Providing quality coverage at every life stage is critical to our mission of transforming the current healthcare system into one that is worthy of our family and friends. That's why we offer a wide range of Medicare plans that go beyond basic coverage; all designed to fit your budget and lifestyle. That's coverage you can count on.

At Blue Shield, we're defined by our values and who we stand for. Our 2% Pledge to limit our annual net income to 2 percent of revenue; returning the difference to our customers and the communities we serve, reflects our commitment to our not-for-profit mission.



Applying is easy



Call a Blue Shield representative at **(888) 575-3437** [TTY: **711**] 8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., Monday through Friday, from April 1 through September 30.



Visit bsca.com/suppbenefits

Or you can contact your local authorized Blue Shield broker.

Blue Shield of California provides aids and services at no cost to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (including large print, audio, accessible electronic formats, and other formats)

Blue Shield of California also provides language assistance services at no cost to people whose primary language is not English such as qualified interpreters and information written in other languages.

Limitations may apply. Benefits vary by county and plan. The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability.

La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental.

本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

Blue Shield of California is an independent member of the Blue Shield Association. MSP15573-DS-FF (01/22)

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