

Blue Medicare SupplementSM

For North Carolina beneficiaries enrolled in Medicare Part B

Choose the plan that's right for you

See the doctor you want

Value-added discounts

Control of your care

Savings and peace of mind

Medicare only covers some of your medical costs. That's why Blue Cross[®] and Blue Shield[®] of North Carolina (BCBSNC) offers dependable Medicare supplement plans for Medicare beneficiaries, to help lessen the worries over costs that Medicare doesn't cover. Choose from our 11¹ Blue Medicare SupplementSM plans to find the plan that best fits your needs and your budget.

- **Wide selection of plans**
- **Protection against unexpected events**

A local company you can trust²

BCBSNC serves more than 160,000³ North Carolina Medicare beneficiaries with over 80 years of experience in the health care industry.

- **One of the most trusted Medicare supplement plans in the state²**

See the doctor you want

No matter which Blue Medicare Supplement plan you choose, you're free to select your own Medicare-participating doctor or visit any Medicare-participating hospital. In most cases, your Part A and Part B Medicare claims and supplement claims are handled automatically by BCBSNC.

- **Choice of Medicare-participating doctors**
- **Easy to use, virtually no claims to file**

Blue365[®] Discount Program

Enroll in a Blue Medicare Supplement plan and get savings on a variety of products and services that can help you live a more healthy and active lifestyle – all at a discounted cost.⁴ Save on services such as:

- Vision Services
- Laser Eye Surgery
- Medical Bracelets
- Healthy Eating
- Hearing Aid

Silver&Fit® A New Fitness Program

Starting June 1, 2015, Blue Medicare Supplement is now offering an exercise and healthy aging program⁷. Questions about the program can be answered by calling 1-877-764-2746 (TTY/TDD 1-877-710-2746), Monday through Friday 8 a.m. to 9 p.m. EST

No waiting periods

If you enroll early, you may be eligible for this plan without waiting periods for pre-existing conditions. Pre-existing conditions are conditions for which medical advice was given or treatment was recommended by or received from a physician within six months before the effective date of coverage. If you wait until after the deadline to enroll, you may have a waiting period for pre-existing conditions.

- **No waiting periods for pre-existing conditions**

Guaranteed acceptance by enrolling early

You cannot be turned down for Blue Medicare Supplement and may not have to complete a medical questionnaire if you meet the following:

- **You are age 65 or older, or under age 65 and are eligible for Medicare by reason of disability (Plans A and C, ⁶)**
- **You enroll within 6 months of enrolling in Medicare Part B**
- **You are not covered by certain Medicaid programs**
- **You are a resident of North Carolina**

[Click here to view BCBSNC Blue Medicare Supplement Information!](#)

[Click here to compare plan benefits!](#)

[Click here to get a free rate quote!](#)

[Click here to view the Blue Medicare Supplement Outline of Coverage brochure](#)

For more information about Blue Medicare Supplement plans, including a free rate quote, call Christopher Smith at 828-231-3047.

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.

1Plan A: BMS A, 11/13, Plan B: BMS B, 11/13, Plan C: BMS C, 11/13, Plan D: BMS D, 11/13, Plan F: BMS F, 11/13, HI DED Plan F: BMS HDF, 11/13, Plan G: BMS G, 11/13, Plan K: BMS K, 11/13, Plan L: BMS L, 11/13, Plan M: BMS M, 11/13, Plan N: BMS N, 11/13

2 BCBSNC Brand Tracking Study; Prophet; March 2013

3 Based on Blue Cross and Blue Shield of North Carolina (BCBSNC) enrollment data, January 2015.

4 Blue365 offers access to savings on items that Members may purchase directly from independent vendors, which are different from items that are covered under the policies with BCBSNC. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither BCBSNC nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. This program may be modified or discontinued at any time without prior notice.

5 The Silver&Fit® program is a value-added service that is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH) to members of BCBSNC's Blue Medicare Supplement plans. The program is not part of a member's policy or benefits, and may be

changed or discontinued at any time. Additional fees may apply and results are not guaranteed. You should consult with your doctor before taking part in a fitness program. All programs and services are not available in all areas. Silver&Fit and the Silver&Fit logo are trademarks of ASH and are used with permission herein. 6 Guaranteed acceptance is limited to (Plans A and C) for those under age 65 who have Medicare due to disability.

CAUTION: POLICY BENEFITS ARE LIMITED TO THOSE APPROVED BY MEDICARE FOR PAYMENT.

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