

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 Supplement 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 273,000³ North Carolina Medicare beneficiaries with over 80 years of experience in the health care industry.

- Named one of the world's most ethical companies for five years in a row²

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
- Laser Eye Surgery
- Medical Bracelets
- Healthy Eating
- Hearing Aids
- Gym Discounts

Silver&Fit® Fitness Program

Blue Medicare Supplement is now offering an exercise and healthy aging program.⁵ 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. Eastern Time.

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 if you enroll early**

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 C⁶)**
- **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**

BCBSNC Blue Medicare Supplement Information

[Compare Plan Benefits!](#)

[Get a free rate quote!](#)

[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 or email chris@wnchealthinsurance.com

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.

1 Plan 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 Awarded by the Ethisphere Institute, <http://ethisphere.com/worlds-most-ethical/wme-honorees> (accessed December 2016).

3 Based on BCBSNC enrollment data, July 2016.

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 on most plans that is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH) and an independent company, to members of BCBSNC's Blue Medicare Supplement plans. The program is not available on our F-HD plan and is not a part of a member's policy or benefits. The program 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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