



**BlueCross BlueShield of Texas**

*Experience. Wellness. Everywhere.<sup>SM</sup>*



# Medicare Supplement Insurance

*From the Name You Can Trust  
for Stability and Exceptional Value*

MSAGENTMAILER

*our* Plan G

## More Reasons Why Texas Residents Age 65 and Over Choose Blue Cross and Blue Shield of Texas

### Choose Your Own Licensed Doctors and Specialists

With your Blue Cross and Blue Shield of Texas Medicare Supplement insurance plan, choose any licensed doctor or specialist. There are no restrictions and you won't need referrals.

### Coverage Guaranteed Renewable

As long as you pay your premiums on time, your coverage will not be canceled because of changes in your health. Premium rates change at ages 67, 70, 75, 80 and 85. Your premium rates may change if you move from your primary place of residence or if there is a rate change for everyone in your class of coverage.

### No Claim Forms

In most cases, we do all the paperwork for you!

### A Choice of Billing Options For Greater Ease and Flexibility

You can choose to be billed directly on a monthly, two month, three month, six month or annual basis. You can also decide to have your premiums automatically withdrawn from your checking or savings account every month with our E-Z Blue<sup>SM</sup> Automatic Payment option. You'll have the convenience of monthly budgeting, and save time, postage and bank fees. Plus, you won't need to worry about a lost or late payment!

### Two Medicare Supplement Insurance Options: Standard Option or our Money-Saving Medicare Select Option

When you purchase Medicare Supplement Insurance Plan D, Plan F, Plan G, Plan K or Plan L, you may choose either the Standard or Medicare Select option. Both options offer the same coverage. However, with Medicare Select, your premiums will be less because you agree to use any one of our Medicare Select Network Hospitals for your non-emergency admissions. If you do not use one of these hospitals, you pay the \$1,100 Part A deductible, and any non-covered charges. **Only certain hospitals are network providers under this policy. Check with your physician to determine if he or she has admitting privileges at a network hospital.**

If he or she does not, you may be required to use another physician at the time of hospitalization; or if you still use a non-network hospital, you must pay the Part A deductible and any non-covered expenses.

See whether a hospital you would use is on our list. You may already be using a Medicare Select Network Hospital. If it is, this money-saving option may be right for you. No matter which option you choose, you can depend on Blue Cross and Blue Shield of Texas protection whenever and wherever you need medical care.

**Please note:** In order to be eligible to choose one of our Medicare Select options, you must live within 30 miles of a Medicare Select Network Hospital. If you do not live within 30 miles of a Medicare Select Network Hospital, you are not eligible for this product. For additional information, please consult our Medicare Select Network Hospital Listing.

### One of the Most Widely Recognized ID Cards Available

The Blue Cross and Blue Shield of Texas ID card is highly recognized by licensed doctors and hospitals throughout Texas and all across the U.S. You can depend on Blue Cross and Blue Shield of Texas protection at home or when traveling.

## Important Benefits to Help Cover the Gaps in Coverage That Medicare Leaves You to Pay in 2010!

Medicare was never intended to cover all your health care bills. In fact, Medicare has increased its costs again for 2010. As a result, your share of the expenses — the deductible and co-payments — is at an all-time high. That's why, now more than ever before, you need Medicare Supplement insurance from Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation.\*

We offer a choice of insurance plans. All plans meet state and federal standards set for Medicare Supplement insurance policies.

Your acceptance is guaranteed if:

1. You are a Texas resident, age 65 or older, have Medicare Part A and are within the six months following your enrollment for Medicare Part B.
2. You are a Texas resident, under age 65, have Medicare Part A and are within the six months following your enrollment for Medicare Part B (Plan A only).
3. You are a Texas resident turning age 65, were previously enrolled in Medicare Parts A and B, and apply within six months of turning age 65.

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

### Solid Protection Is Now More Important Than Ever!

Now and in the years ahead, you can rely on our Medicare Supplement insurance plans to help cover the costs Medicare leaves you to pay. Every time Medicare raises your share of the costs, your Blue Cross and Blue Shield of Texas policy will adjust to help cover those increases.

Take a look at the chart to see how Blue Cross and Blue Shield of Texas helps cover the gaps in coverage that Medicare leaves you to pay.

# Medicare Supplement Insurance Coverage Overview

for Plans D<sup>†</sup>, F<sup>†</sup>, G<sup>†</sup>, K<sup>†</sup>, and L<sup>†</sup>

	What Medicare leaves you to pay	What Blue Cross and Blue Shield of Texas Plans cover	Plan D	Plan F	Plan G	Plan K	Plan L
Part A	Initial hospital \$1,100 <sup>2</sup> deductible	\$1,100 <sup>2</sup>	✓	✓	✓	✓ 50%	✓ 75%
	Charges for the first three pints of blood	Charges for the first three pints of blood	✓	✓	✓	✓ 50%	✓ 75%
	Co-payment of \$275 per day for 61st – 90th day in the hospital	\$275 per day	✓	✓	✓	✓	✓
	Co-payment of \$550 per day for 91st – 150th day in the hospital	\$550 per day	✓	✓	✓	✓	✓
	100% of bills after day 150 in the hospital	Medicare-eligible expenses for an additional 365 days	✓	✓	✓	✓	✓
Skilled Nursing Facility Care	\$137.50 per day for 21st – 100th days of a skilled nursing facility stay	\$137.50 per day	✓	✓	✓	✓ 50%	✓ 75%
Part B	\$155 yearly deductible	\$155 annual deductible		✓			
	The portion (generally 20%) of the Medicare-approved charges for physician services and supplies	The portion (generally 20%) of approved charges	✓	✓	✓	✓ Generally 10%	✓ Generally 15%
	Charges for the first three pints of blood	Charges for the first three pints of blood	✓	✓	✓	✓ 50%	✓ 75%
	Part B excess charges <sup>3</sup> above Medicare-approved amounts	Your excess eligible charges		✓ 100%	✓ 80%		
	Emergency Care in a Foreign Country <sup>4</sup>	100% of bills for emergency care in a foreign country	80% of approved charges, after a \$250 annual deductible – \$50,000 lifetime maximum	✓	✓	✓	
At-Home Recovery Care	100% of bills for medically necessary skilled home care services and supplies	Up to \$40 a day for at-home personal care (maximum of seven visits per week) up to \$1,600 per year. This care can include help with eating, dressing, bathing and taking medication	✓		✓		
<b>Annual Out of Pocket Maximum</b>			None	None	None	✓ \$4,620 <sup>5</sup>	✓ \$2,310 <sup>5</sup>

For more information on our basic option (Plan A)<sup>†</sup>, see the enclosed outline of coverage

<sup>†</sup> Policy Forms UWMSP(A), UWMSP(D), UWMSP(F), UWMSP(G), UWMSP(K), UWMSP(L), UWMSP-SEL(D), UWMSP-SEL(F), UWMSP-SEL(G), UWMSP-SEL(K), UWMSP-SEL(L).

<sup>1</sup> Hospital does not include a nursing home, convalescent home, extended care facility or psychiatric hospital.

<sup>2</sup> If you choose the Medicare Select option, you must use a Medicare Select Network Hospital for all non-emergency admissions to receive coverage for the \$1,100 Part A hospital deductible. In an emergency, the \$1,100 deductible is covered at any hospital from which you receive care.

<sup>3</sup> By law, no physician may charge more than 115% of Medicare-approved amounts.

<sup>4</sup> When care is needed immediately because of an injury or illness of sudden and unexpected onset.

<sup>5</sup> You will pay half the cost-sharing under Plan K and one-fourth the cost sharing under Plan L for some covered services until you reach the annual out-of-pocket limit. Once you reach the annual limit, the plan pays 100% of your Medicare co-payments and coinsurance for the rest of the calendar year. This limit does NOT include charges from your provider that exceed Medicare-approved amounts and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service. The out-of-pocket limit will increase each year to keep pace with inflation. Refer to the outline of coverage for the amounts that count toward your annual limit.

## *Experience and Stability You Can Depend On*

For over 65 years, Blue Cross and Blue Shield of Texas has provided solid health care coverage for Texas residents. When you choose Blue Cross and Blue Shield of Texas, you get reliable coverage from a respected industry leader.

For more information on these Medicare Supplement insurance plans or any health care coverage offered by Blue Cross and Blue Shield of Texas, call or write your independent health insurance agent today!

He or she will be happy to sit down with you one-on-one to clearly explain your choices and help you get the most from your benefits.

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,  
an Independent Licensee of the Blue Cross and Blue Shield Association

® Registered Service Marks of the Blue Cross and Blue Shield Association,  
an Association of Independent Blue Cross and Blue Shield Plans

<sup>SM</sup> Service Marks of Health Care Service Corporation