BS-MS-KIT-2022

Enrollment Kit Booklet Effective: October 2021

Blue Shield of California rates effective: July 1, 2021

A52767-MS-BS-1021

Y0118_21_398A_C 07122021

WHAT'S INSIDE

This kit contains important information for you to review before enrolling, including:

- Why Blue - Blue Shield of California
- Benefits and services beyond original Medicare
- Opportunity for additional savings
- Summary of Benefits
- Rate Sheets
- Guaranteed Acceptance Guide
- Dental plan information

HOW TO ENROLL

1 **Pre-Enrollment Checklist**

2 **What to expect next**

3 **Enrollment Forms**

WHAT SOME OF OUR PLANS OFFER

- Dental
- Vision
- Hearing Aid Services (EPIC)
- Over-the-counter (OTC) items
- Personal Emergency Response System (PERS)
- SilverSneakers® Fitness and wellness programs
- Independence and Safe mobility with AAA

NEED HELP?

Questions? Call us at (855) 217-1539 (TTY: 711).

We're available 8 a.m. to 8 p.m., 7 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. Learn more online at **blueshieldca.com/MedSupp2022**.

blue california

WHY BLUE – BLUE SHIELD OF CALIFORNIA

Blue Shield of California's mission is to provide affordable access to health care that is worthy of our family and friends – and that includes you.

As such, we know that there are two things that are most important when choosing a Medicare Supplement plan:

HOW MUCH DOES MY PLAN COST?

Use the Summary of Benefits and Rate Sheets – located in this kit- to compare what you will pay with our plan versus other plans.

CAN I STILL SEE MY DOCTOR?

You can go to any medical doctor who accepts Medicare anywhere in the United States.

MORE REASONS TO CHOOSE BLUE

Flexibility and savings

You can choose from many different Medicare Supplement plants designed to fit your needs and budget. You can also complement your Medicare Supplement coverage with Medicare Part D prescription drug coverage and dental plans. We also have savings programs that give you the opportunity to save on your monthly plan dues.

Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed along to the subscriber. Household Savings Program does not apply to tobacco users. Welcome to Medicare Rate Savings does not apply to Plan N.

Here when you need us

Our California-based Customer Care team is here for you and your caregivers. We also provide support for caregivers who help with everyday activities. From community and health resources to plan materials and more, we want to help caregivers to be as informed as possible about choices and benefits. Learn more on our site at **blueshieldca.com/caregiverresource**.

OPPORTUNITY FOR ADDITIONAL SAVINGS

Welcome to Medicare Rate Savings[1]

New to Medicare? Then we want to welcome you! You can save $25 each month for the first 12 months on your Medicare Supplement plan rates if you're new to Medicare Part B.[1] To qualify, you must be age 65 or older and Blue Shield must receive your application within six months of the date you first enrolled for benefits under Medicare Part B. The savings will be in effect for the first 12 months of your plan dues.

Member dental plan savings[1]

You can save $3 each month for the first six months on your dental plan rates if you enroll in a dental plan at the same time you enroll in any Blue Shield Medicare Supplement plan.[1]

AutoPay

AutoPay is a simple, convenient way to pay your dues. Simply authorize Blue Shield to automatically withdraw the monthly dues from your personal checking or savings account each month. By choosing this method, you will save $3 per month on your plan dues.[1,2]

To enroll, after receiving and paying for your first bill, register for and log in to your Blue Shield account at **blueshieldca.com** and go to the *Billing and Payment tab*. You may also call Customer Care at (800) 248-2341 [TTY: 711], 8 a.m. to 8 p.m., seven days a week, year-round. Requests to enroll in AutoPay may take up to two billing cycles for completion. You should pay all paper bills you receive until you receive a letter confirming registration in the AutoPay program.

Household Savings Program[1]

If you and another member of your household are age 65 or older and are accepted in the same benefit plan type, you may be eligible for a 7% monthly savings on your combined medical dues when coverage is issued under one agreement.[1] Both members must share the same home, mailing, and billing address. For more information, please ask your Blue Shield representative for eligibility and details about our Household Savings Program.

Please note: If you are currently enrolled in a Medicare Supplement plan, you may transfer to a plan of equal or lesser value during your annual open enrollment period, which begins every year on your birthday and lasts for 60 days. However, if you have the Household Savings Program and change to a benefit plan that is different from the one the other member of your household has, you will no longer be eligible for the 7% savings.

[1] Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed along to the subscriber. Household Savings Program does not apply to tobacco users. Welcome to Medicare Rate Savings does not apply to Plan N.

[2] $3 savings per month up to six months.

BENEFITS AND SERVICES BEYOND ORIGINAL MEDICARE

Medicare Supplement Plan G Inspire

Blue Shield of California, together with AAA, is pleased to offer our Medicare Supplement Plan G Inspire[1] with a benefit designed to help promote continued independence and safe mobility.

All Plan G Inspire members, *including* existing AAA Members receive:

- One-Year new or renewal Classic AAA Membership[2] – with 24/7 AAA 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 Rx[3] – designed to help you learn more about your medications and how they may affect your driving.

[1] Available in select plans and counties in northern California.

[2] 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.

[3] 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.

Plan G Inspire additional benefits

Teladoc – Teladoc provides physician consultations by phone or video. Teladoc physicians can diagnose and treat many non-emergent medical conditions and can also prescribe certain medications. You may contact Teladoc by phone 24 hours a day, seven days a week at **(800) 835-2362 (TTY: 711)**, by secure video at **blueshieldca.com/teladoc** and logging into your account, or by downloading the Blue Shield mobile app and clicking on Teladoc. You will fill out a medical history when first registering so that Teladoc physicians can best support your care. Teladoc is an additional service that is not intended to replace care from your physician.

Over-the-counter items through CVS – Eligible over-the-counter (OTC) items such as aspirin, vitamins, bandages, and cold and cough preparations are available through the OTC Items Catalog at **blueshieldca.com/medicareOTC**. See Summary of Benefits for benefit details.[1]

Hearing aid benefit – Includes an annual hearing test for the appropriate type of hearing aid and a copay for a selection of Silver (mid-level) and Gold (premium-level) hearing aids from EPIC Hearing Healthcare.

Vision benefits – Includes coverage for exams, frames, and eyeglass or contact lenses.[2]

Plan F Extra additional benefits

Personal Emergency Response System (PERS) – We offer an emergency alert monitoring system that provides access to help 24/7 at the push of a button. In the event of a fall or other emergency, simply press the lightweight, waterproof help button and get connected directly to LifeStation's Monitoring Center.

Hearing aid benefit – Includes an annual hearing test for the appropriate type of hearing aid and a copay for a selection of Silver (mid-level) and Gold (premium-level) hearing aids from EPIC Hearing Healthcare.

Vision benefits – Includes coverage for exams, frames, and eyeglass or contact lenses.[2]

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

Plan G Extra additional benefits

Teladoc – Teladoc provides physician consultations by phone or video. Teladoc physicians can diagnose and treat many non-emergent medical conditions and can also prescribe certain medications. You may contact Teladoc by phone 24 hours a day, seven days a week at **(800) 835-2362 (TTY: 711)**, by secure video at **blueshieldca.com/teladoc** and logging into your account, or by downloading the Blue Shield mobile app and clicking on Teladoc. You will fill out a medical history when first registering so that Teladoc physicians can best support your care. Teladoc is an additional service that is not intended to replace care from your physician.

Over-the-counter items through CVS – Eligible over-the-counter (OTC) items such as aspirin, vitamins, bandages, and cold and cough preparations are available through the OTC Items Catalog at **blueshieldca.com/medicareOTC**. See Summary of Benefits for benefit details.[1]

Hearing aid benefit – Includes an annual hearing test for the appropriate type of hearing aid and a copay for a selection of Silver (mid-level) and Gold (premium-level) hearing aids from EPIC Hearing Healthcare.

Vision benefits – Includes coverage for exams, frames, and eyeglass or contact lenses.[2]

[1] Effective 1/1/22, two-time use per quarter allowance for eligible items. Unused allowance cannot be rolled over into the next quarter. Some limitations may apply. Refer to OTC Items Catalog for more information.

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

ID theft protection and credit monitoring services

Identity Theft Protection 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 eligible* Blue Shield members.

As an eligible* Blue Shield member, you can get identity protection services from Experian such as identity repair assistance, identity theft insurance, and credit monitoring for you and your covered family members at no additional cost to you.†

You can access these services by contacting Experian's customer care team at **(866) 274-3891**, Monday to Friday, 6 a.m. to 8 p.m., and Saturday to Sunday, 8 a.m. to 5 p.m. Pacific time. Or visit **experianidworks.com/blueshieldca** for more information. Activation code is **BCBSCALI21**.

If you have questions about protecting your identity or if you suspect that your identity has been stolen, call the Experian customer support team and provide engagement number **DB21761**.

* Due to current laws and regulations, members of Blue Shield Federal Employee Program, Medicare Advantage HMO Plan, or Medicare Prescription Drug Plan are not eligible to receive this offer.

† ID theft protection is an opt-in offering to eligible members as long as they have a Blue Shield health insurance plan/policy. 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. ID theft protection and credit monitoring services are available at no additional cost. Additional limitations may apply.

SilverSneakers fitness and wellness program

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 tool 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 nutrition and fitness, and more.

Stay fit and connected with access to:

- SilverSneakers On-Demand™ with workout videos plus fitness and nutrition tips
- The SilverSneakers GO™ app with adjustable workouts, location finder, and more
- Social networking, online education, access to thousands of participating locations nationwide‡ and other local resources

You can learn more and access full class descriptions at **silversneakers.com**.

[1] We encourage members to follow CDC and state guidelines. 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.

BENEFIT HIGHLIGHTS

PRE-ENROLLMENT CHECK LIST

1. Compare plan types

Use the Summary of Benefits and Rate Sheets to compare plan types for the best choice to fit your needs and budget.

2. See if you qualify for guaranteed acceptance

Certain situations qualify you for guaranteed acceptance in a Blue Shield Medicare Supplement plan. If you qualify for guaranteed acceptance into a Blue Shield Medicare Supplement plan, you will not be required to complete a health statement. Please read our Guaranteed Acceptance Guide included in this booklet or visit **blueshieldca.com/MedSupp2022** to determine if you qualify.

3. Locate Medicare ID card

When you apply, make sure to have your Medicare ID card or some proof that that you are entitled to Medicare.

WAYS TO APPLY

In person

Meet with your local authorized agent or call the number below to speak with a Blue Shield representative to set up an appointment.

By phone

Call us at **(855) 217-1539 (TTY: 711)** 8 a.m. to 8 p.m., 7 days a week from October 1 through March 31 and 8 a.m. to 8 p.m., Monday and Friday from April 1 through September 30.

Online

Visit **blueshieldca.com/MedSupp2022** to conveniently enroll on your own time.

By mail

Fill out the enclosed application form and mail to the address located on the enrollment form.

By fax

Fax your application form to: **(877) 251-3660**

WHAT TO EXPECT NEXT

1	**Confirmation** Within 10 days of enrollment, you will receive a confirmation enrollment letter in the mail.
2	**Welcome package including ID card** Within 10 days of your confirmed enrollment, you will receive your welcome package that includes your ID card. This kit gives you a full explanation of how to use your new plan. Be sure to read the plan's *Evidence of Coverage* (EOC). Present your ID card every time you receive healthcare services.
NEED HELP?	**Have questions? Call (855) 217-1539 (TTY: 711)** 8 a.m. to 8 p.m. 7 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. Learn more online at **blueshieldca.com/MedSupp2022**

HEALTHCARE RESOURCES

We want to help you stay healthy, so we offer tools and information that can assist you in making healthy lifestyle choices and healthcare decisions, including:

Senior Wellness Assessment

Regular wellness assessments are a great way to know where you stand and help identify issues that may be important to discuss with your healthcare team. Once you become a member, you can access this wellness assessment at **blueshieldca.com/hra**. After you complete it, share your results with your physician so you can work toward your health and longevity goals.

NurseHelp 24/7

Have a medical concern and not sure what to do?
With NurseHelp 24/7℠, connect with a registered nurse anytime day or night for advice and answers to your health-related questions, or to help you choose the most appropriate treatment. Chat online at **blueshieldca.com/nursehelp** or call **(877) 304-0504 (TTY:711)**, 24 hours a day, 7 days a week.

KEY TERMS TO KNOW

Coinsurance

An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

Copayment (copay)

An amount you may be required to pay as your share of the cost for services. An amount you may be required to pay as your share of the cost for services, after you pay any deductibles. A copayment is usually a set amount rather than a percentage. For example, you might pay $10 or $20 for a doctor's visit.

Cost share

An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. This amount can include copayments, coinsurance, and deductibles.

Deductible

The amount you must pay for health care or prescriptions before Original Medicare, your prescription drug plan, or your other insurance begins to pay.

Medicare Part A

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

Medicare Part B

Part B covers certain doctors' services, outpatient care, medical supplies, and preventive services.

Out-of-pocket costs

Health or prescription drug costs you must pay on your own.

Premium, rate, or dues

The monthly amount you pay for your Medicare Supplement coverage or dental plan, if you chose to enroll.

LifeStation is an independent entity that administers services on behalf of Blue Shield of California.

EPIC Hearing Healthcare is an independent entity that administers services on behalf of Blue Shield of California.

Experian is a registered trademark.

SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved.

Blue Shield offers Teladoc to all Medicare Advantage, Medicare Supplement Plan G Extra, and Medicare Supplement Plan G Inspire members.

© 2021 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are trademarks of Teladoc Health, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA-controlled substances, non-therapeutic drugs, and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.

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

Blue Shield of California is an independent member of the Blue Shield Association.

© AAA Northern California, Nevada & Utah. All rights reserved.
AAA Northern California, Nevada & Utah is independent of Blue Shield of California.

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability. . For more information, visit **blueshieldca.com/about/nondiscrimination**. Blue Shield of California is an independent member of the Blue Shield Association.

Blue Shield of California cumple con las leyes estatales y las leyes federales de derechos civiles vigentes, y no discrimina por motivos de raza, color, país de origen, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad ni discapacidad.

Blue Shield of California 遵循適用的州法律和聯邦公民權利法律，並且不以種族、膚色、原國籍、血統、宗教、性別、婚姻 狀況、性別認同、性取向、年齡或殘障為由而進行歧視。

Blue Shield Medicare Supplement plans

Summary of benefits and provisions

Benefit plans A, F Extra, G, G Extra, G Inspire, and N
Effective January 1, 2022

blue california

Blue Shield of California Medicare Supplement plans

Please take a few minutes to review the information in this booklet.

Benefit chart of Medicare Supplement plans sold on or after January 1, 2022

This chart shows the benefits included in each of the standard Medicare Supplement plans. Every insurance company must offer Plan A. Some plans may not be available. Blue Shield offers plans A, F Extra, G, G Extra, G Inspire, and N, which are shaded in gray in the chart below.

	Plans Available to All Applicants				
Benefits	**A**	**B**	**D**	**G[1]**	**G Extra**
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	✓
Blood (first three pints)	✓	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	✓
Medicare Part A deductible		✓	✓	✓	✓
Medicare Part B deductible					
Medicare Part B excess charges				✓	✓
Independence and Safe Mobility with AAA					
Foreign travel emergency (up to plan limits)			✓	✓	✓
Fitness program	✓		✓	✓	✓
Hearing aid services					✓
Vision services					✓
Personal Emergency Response System (PERS)					
Teladoc					✓
Over-the-counter items					✓
Out-of-pocket limit in [2019][2]					

1 Plans F and G also have a high deductible option which require first paying a plan deductible of $2,370 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

2 Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

3 Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to $20 for some office visits and up to a $50 co-payment for emergency room visits that do not result in an inpatient admission.

Basic benefits

Hospitalization

- Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Blood

- First three pints of blood each year.

Medical expenses

- Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L, and N require the insured to pay a portion of Part B coinsurance or copayments.

Hospice

- Part A coinsurance.

Plans Available to All Applicants					Medicare first eligible before 2020 only[4]		
G Inspire[5]	K	L	M	N	C	F[1]	F Extra
✓	✓	✓	✓	✓	✓	✓	✓
✓	50%	75%	✓	✓ copays apply[3]	✓	✓	✓
✓	50%	75%	✓	✓	✓	✓	✓
✓	50%	75%	✓	✓	✓	✓	✓
✓	50%	75%	✓	✓	✓	✓	✓
✓	50%	75%	50%	✓	✓	✓	✓
					✓	✓	✓
✓						✓	✓
✓							
✓			✓	✓	✓	✓	✓
✓				✓	✓	✓	✓
✓							✓
✓							✓
							✓
✓							
✓							
	$6,220[2]	$3,110[2]					

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 Plan G Inspire is only available in the following counties: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.

DISCLOSURES

Use this outline to compare benefits and charges among policies.

INFORMATION ABOUT PREPAID OR PERIODIC CHARGES

Blue Shield can only raise your charges if it raises the charges for all contracts like yours in the state. Your dues will automatically increase annually on July 1st and the amount due will be based on your attained age on that date.

If you're applying more than 60 days before your effective date, the rates listed are subject to change.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing the most important features of your Medicare Supplement plan contract. This is not the plan contract, and only the actual contract provisions will prevail. You must read the contract itself to understand all of the rights and duties of both you and Blue Shield of California.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your contract, you may return it to **Blue Shield of California, 601 12th St, Oakland, CA 94607**. If you send the contract back to us within 30 days after you receive it, we will treat the contract as if it had never been issued, and will return all of your payments.

POLICY REPLACEMENT

If you are replacing other health coverage, **do NOT** cancel it until you have actually received your new contract and are sure you want to keep it.

NOTICE

This contract may not fully cover all of your medical costs. Neither Blue Shield of California nor its agents are connected with Medicare.

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "The Medicare Handbook" for further details and limitations applicable to Medicare.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new contract, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your contract and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

PLAN A

MEDICARE (PART A)
HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* – Semiprivate room and board, general nursing, and miscellaneous services and supplies.			
First 60 days	All but $1,484	$0	$1,484 (Part A deductible)
61st through 90th day	All but $371 a day	$371 a day	$0
91st day and after: while using 60 lifetime reserve days	All but $742 a day	$742 a day	$0
Once lifetime reserve days are used:			
• Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
• Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* – You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $185.50 a day	$0	Up to $185.50 a day
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B)
MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
First $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B excess charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	$0	$0

PLAN A

PARTS A & B

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment First $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
BASIC GYM ACCESS THROUGH SILVERSNEAKERS® FITNESS PROGRAM			
	$0	100%	$0

PLAN F EXTRA

MEDICARE (PART A)
HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* – Semiprivate room and board, general nursing, and miscellaneous services and supplies.			
First 60 days	All but $1,484	$1,484 (Part A deductible)	$0
61st through 90th day	All but $371 a day	$371 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $742 a day	$742 a day	$0
Once lifetime reserve days are used: • Additional 365 days	$0	100% of Medicare-eligible expenses	$0***
• Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* – You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $185.50 a day	Up to $185.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

*** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F EXTRA

MEDICARE (PART B)
MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
First $203 of Medicare-approved amounts*	$0	$203 (Part B deductible)	$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B excess charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $203 of Medicare-approved amounts*	$0	$203 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	$0	$0

PLAN F EXTRA

PARTS A & B

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment First $203 of Medicare-approved amounts*	$0	$203 (Part B deductible)	$0
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States.			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum
BASIC GYM ACCESS THROUGH SILVERSNEAKERS® FITNESS PROGRAM			
	$0	100%	$0
PERSONAL EMERGENCY RESPONSE SYSTEM (PERS) – Your PERS benefits are provided by Lifestation.			
• One personal emergency response system • Choice of an in-home system or mobile device with GPS/WiFi • Monthly monitoring • Necessary chargers and cords	$0	100%	$0

PLAN F EXTRA

Other benefits – not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
VISION SERVICES – Your vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor.*			
Comprehensive eye exam once every 12 months	$0	**In-Network:** 100% after the $20 copayment **Out-of-Network:** Up to $50 allowance	**In-Network:** $20 copay **Out-of-Network:** All costs above the $50 allowance
Eyeglass frame once every 24 months	$0	**In-Network:** Up to $100 allowance **Out-of-Network:** Up to $40 allowance	**In-Network:** All costs above the $100 allowance **Out-Of-Network:** All costs above $40 allowance
Eyeglass lenses once every 12 months • Single vision • Bifocal • Trifocal • Aphakic, lenticular monofocal, or multifocal	$0	**In-Network:** 100% after the $25 copayment **Out-of-Network:** Single vision: Up to $43 allowance Bifocal: Up to $60 allowance Trifocal: Up to $75 allowance Aphakic or lenticular monofocal or multifocal: Up to $104 allowance	**In-Network:** $25 copay **Out-of-Network:** All costs above the allowance

PLAN F EXTRA

Other benefits – not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
VISION SERVICES – Your vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor.*			
Contact lenses (instead of eyeglass lenses) once every 12 months • Non-elective (medically necessary) – Hard or Soft – one pair • Elective (cosmetic/convenience) – Hard – one pair • Elective (cosmetic/convenience) – Soft – Up to a three- to six-month supply for each eye based on lenses selected	$0	**Non-elective In-Network:** Up to $500 allowance after the $25 copayment **Non-elective Out-Of-Network:** Non-elective (Hard or Soft): Up to $200 allowance **Elective In -Network:** Up to $120 allowance after the $25 copayment **Elective Out-Of-Network:** Up to $100 allowance	**Non-elective and Elective In-Network:** $25 **Non-elective and Elective Out-of-Network:** All costs above the allowance

PLAN F EXTRA

Other benefits – not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HEARING AID SERVICES – Your hearing aid services benefits are provided by EPIC Hearing Healthcare (EPIC). This benefit is designed for you to use EPIC network providers. EPIC Participating Providers are listed at **blueshieldca.com/HearingAids**. If you choose to use out-of-network providers, those services will not be covered. This benefit is separate from diagnostic hearing examinations and related charges as covered by Medicare.			
Hearing aid benefits every year include:			
• One routine hearing exam	$0	100%	$0
• Hearing aid instrument	$0	$0	**Silver Technology Level** $449 per hearing aid
o Choice of the private-labeled Silver (mid-level) or Gold (premium-level) technology hearing aid models			**Gold Technology Level** $699 per hearing aid
o Up to two hearing aids in the following styles:			
– In the ear			
– In the canal			
– Completely-in canal			
– Behind-the-ear; or			
– Receiver-in-the-ear.			
o All technology levels include:			
– One consultation			
– Two-year supply of batteries per hearing aid; and			
– Three-year extended warranty.			

PLAN F EXTRA

Other benefits – not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HEARING AID SERVICES – Your hearing aid services benefits are provided by EPIC Hearing Healthcare (EPIC). This benefit is designed for you to use EPIC network providers. EPIC Participating Providers are listed at **blueshieldca.com/HearingAids**. If you choose to use out-of-network providers, those services will not be covered. This benefit is separate from diagnostic hearing examinations and related charges as covered by Medicare.			
o Silver technology level hearing aids include: – One behind-the-ear hearing aid (non-ear mold model) delivered directly to your home; and – Up to three virtual follow-up visits by a participating provider for hearing aid fitting, consultation, device check, and adjustment for no additional cost	$0	$0	**Silver Technology Level** $449 per hearing aid
o Gold technology level hearing aids include: – One hearing aid delivered in-person by a participating provider – Up to three in-person follow-up visits for hearing aid fitting, consultation, device check, and adjustment for no additional cost; and – Standard ear molds and impressions			**Gold Technology Level** $699 per hearing aid

PLAN G

MEDICARE (PART A)
HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* – Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but $1,484	$1,484 (Part A deductible)	$0
61st through 90th day	All but $371 a day	$371 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $742 a day	$742 a day	$0
Once lifetime reserve days are used: • Additional 365 days	$0	100% of Medicare-eligible expenses	$0***
• Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* – You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $185.50 a day	Up to $185.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

*** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G

MEDICARE (PART B)
MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
First $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B excess charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	$0	$0

PLAN G

PARTS A & B

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment First $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States.			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum
BASIC GYM ACCESS THROUGH SILVERSNEAKERS® FITNESS PROGRAM			
	$0	100%	$0

PLAN G EXTRA

MEDICARE (PART A)
HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* – Semiprivate room and board, general nursing, and miscellaneous services and supplies.			
First 60 days	All but $1,484	$1,484 (Part A deductible)	$0
61st through 90th day	All but $371 a day	$371 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $742 a day	$742 a day	$0
Once lifetime reserve days are used: • Additional 365 days	$0	100% of Medicare-eligible expenses	$0***
• Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* – You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $185.50 a day	Up to $185.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

*** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G EXTRA

MEDICARE (PART B)
MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
First $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B excess charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	$0	$0

PLAN G EXTRA

PARTS A & B

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment First $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States.			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum
BASIC GYM ACCESS THROUGH SILVERSNEAKERS® FITNESS PROGRAM			
	$0	100%	$0
PHYSICIAN CONSULTATION BY PHONE OR VIDEO THROUGH TELADOC			
	$0	100%	$0 per consult
OVER-THE-COUNTER ITEMS THROUGH CVS – Eligible over-the-counter (OTC) items are available through the OTC Items Catalog, at **blueshieldca.com/medicareOTC**. Limitations may apply. Refer to the OTC Items Catalog for more information.			
Up to two orders per quarter	$0	Up to $100 allowance per quarter	All costs above the $100 allowance per quarter

PLAN G EXTRA

Other benefits – not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
VISION SERVICES – Your vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor*.			
Comprehensive eye exam once every 12 months	$0	**In-Network:** 100% after the $20 copayment **Out-Of-Network:** Up to $50 allowance	**In-Network:** $20 copay **Out-Of-Network:** All costs above the $50 allowance
Eyeglass frame once every 24 months	$0	**In-Network:** Up to $100 allowance **Out-Of-Network:** Up to $40 allowance	**In-Network:** All costs above the $100 allowance **Out-Of-Network:** All costs above $40 allowance

PLAN G EXTRA

Other benefits - not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
VISION SERVICES – Your vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor.*			
Eyeglass lenses once every 12 months • Single vision • Bifocal • Trifocal • Aphakic, lenticular monofocal, or multifocal	$0	**In-Network:** 100% after the $25 copayment **Out-Of-Network:** Single vision: Up to $43 allowance Bifocal: Up to $60 allowance Trifocal: Up to $75 allowance Aphakic or lenticular monofocal or multifocal: Up to $104 allowance	**In-Network:** $25 copay **Out-Of-Network:** All costs above the allowance

PLAN G EXTRA

Other benefits - not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
VISION SERVICES – Your vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor.*			
Contact lenses (instead of eyeglass lenses) once every 12 months • Non-elective (medically necessary) – Hard or Soft – one pair • Elective (cosmetic/convenience) – Hard – one pair • Elective (cosmetic/convenience) – Soft – Up to a three- to six-month supply for each eye based on lenses selected	$0	**Non-elective In-Network:** Up to $500 allowance after the $25 copayment **Non-elective Out-Of-Network:** Non-elective (Hard or Soft): Up to $200 allowance **Elective In-Network:** Up to $120 allowance after the $25 copayment **Elective Out-Of-Network:** Up to $100 allowance	**Non-elective and Elective In-Network:** $25 copay **Non-elective and Elective Out-Of-Net-work:** All costs above the allowance

PLAN G EXTRA

Other benefits - not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HEARING AID SERVICES – Your hearing aid services benefits are provided by EPIC Hearing Healthcare (EPIC). This benefit is designed for you to use EPIC network providers. EPIC Participating Providers are listed at **blueshieldca.com/HearingAids**. If you choose to use out-of-network providers, those services will not be covered. This benefit is separate from diagnostic hearing examinations and related charges as covered by Medicare.			
Hearing aid benefits every year include:			
• One routine hearing exam	$0	100%	$0
• Hearing aid instrument o Choice of the private-labeled Silver (mid-level) or Gold (premium-level) technology hearing aid models o Up to two hearing aids in the following styles: – In the ear – In the canal – Completely-in canal – Behind-the-ear; or – Receiver-in-the-ear o All technology levels include: – One consultation – Two-year supply of batteries per hearing aid; and – Three-year extended warranty	$0	$0	**Silver Technology Level** $449 per hearing aid **Gold Technology Level** $699 per hearing aid

PLAN G EXTRA

Other benefits - not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HEARING AID SERVICES – Your hearing aid services benefits are provided by EPIC Hearing Healthcare (EPIC). This benefit is designed for you to use EPIC network providers. EPIC Participating Providers are listed at **blueshieldca.com/HearingAids**. If you choose to use out-of-network providers, those services will not be covered. This benefit is separate from diagnostic hearing examinations and related charges as covered by Medicare.			
o Silver technology level hearing aids include: – One behind-the-ear hearing aid (non-ear mold model) delivered directly to your home; and – Up to three virtual follow-up visits by a participating provider for hearing aid fitting, consultation, device check, and adjustment for no additional cost	$0	$0	**Silver Technology Level** $449 per hearing aid
o Gold technology level hearing aids include: – One hearing aid delivered in-person by a participating provider – Up to three in-person follow-up visits for hearing aid fitting, consultation, device check, and adjustment for no additional cost; and – Standard ear molds and impressions			**Gold Technology Level** $699 per hearing aid

PLAN G INSPIRE

MEDICARE (PART A)
HOSPITAL SERVICES – PER BENEFIT PERIOD

Plan G Inspire is only available in the following counties:

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* – Semiprivate room and board, general nursing, and miscellaneous services and supplies.			
First 60 days	All but $1,484	$1,484 (Part A deductible)	$0
61st through 90th day	All but $371 a day	$371 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $742 a day	$742 a day	$0
Once lifetime reserve days are used: • Additional 365 days	$0	100% of Medicare-eligible expenses	$0***
• Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* – You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $185.50 a day	Up to $185.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

*** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN G INSPIRE

MEDICARE (PART B)
MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
First $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	$0
Part B excess charges (above Medicare-approved amounts)	$0	100%	$0
BLOOD			
First 3 pints	$0	All costs	$0
Next $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	$0	$0

PLAN G INSPIRE

PARTS A & B

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment First $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
INDEPENDENCE AND SAFE MOBILITY WITH AAA – Your benefit is provided by the American Automobile Association of Northern California, Nevada & Utah (AAA). The benefit is a Classic AAA membership and includes access to Independence and Safe Mobility tools and services. This benefit is designed with a limited service area of AAA.			
• AAA Roadwise Driver • Educational Resources • Roadside Assistance	$0	100%	$0
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States.			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum
BASIC GYM ACCESS THROUGH SILVERSNEAKERS® FITNESS PROGRAM			
	$0	100%	$0

PLAN G INSPIRE

Other benefits – not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
PHYSICIAN CONSULTATION BY PHONE OR VIDEO THROUGH TELADOC			
	$0	100%	$0 per consult
OVER-THE-COUNTER ITEMS THROUGH CVS – Eligible over-the-counter (OTC) items are available through the OTC Items Catalog, at **blueshieldca.com/medicareOTC**. Limitations may apply. Refer to the OTC Items Catalog for more information.			
Up to two orders per quarter	$0	Up to $100 allowance per quarter	All costs above the $100 allowance per quarter
VISION SERVICES – Your vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor.*			
Comprehensive eye exam once every 12 months	$0	**In-Network:** 100% after the $20 copayment **Out-Of-Network:** Up to $50 allowance	**In-Network:** $20 copay **Out-Of-Network:** All costs above the $50 allowance
Eyeglass frame once every 24 months	$0	**In-Network:** Up to $100 allowance **Out-Of-Network:** Up to $40 allowance	**In-Network:** All costs above the $100 allowance **Out-Of-Network:** All costs above $40 allowance

PLAN G INSPIRE

Other benefits – not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
VISION SERVICES – Your vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor*.			
Eyeglass lenses once every 12 months • Single vision • Bifocal • Trifocal • Aphakic, lenticular monofocal, or multifocal	$0	**In-Network:** 100% after the $25 copayment **Out-Of-Network:** Single vision: Up to $43 allowance Bifocal: Up to $60 allowance Trifocal: Up to $75 allowance Aphakic, lenticular, or monofocal or multifocal: Up to $104 allowance	**In-Network:** $25 copay **Out-Of-Network:** All costs above the allowance

PLAN G INSPIRE

Other benefits – not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
VISION SERVICES – Your vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor.*			
Contact lenses (instead of eyeglass lenses) once every 12 months • Non-elective (medically necessary) – Hard or Soft – one pair • Elective (cosmetic/convenience) – Hard – one pair • Elective (cosmetic/convenience) – Soft – Up to a three- to six-month supply for each eye based on lenses selected	$0	**Non-elective In-Network:** Up to $500 allowance after the $25 copayment **Non-elective Out-Of-Network:** Non-elective (Hard or Soft): Up to $200 allowance **Elective In-Network:** Up to $120 allowance after the $25 copayment **Elective Out-Of-Network:** Up to $100 allowance	**Non-elective and Elective In-Network:** $25 copay **Non-elective and Elective Out-Of-Net-work:** All costs above the allowance

PLAN G INSPIRE

Other benefits – not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HEARING AID SERVICES – Your hearing aid services benefits are provided by EPIC Hearing Healthcare (EPIC). This benefit is designed for you to use EPIC network providers. EPIC Participating Providers are listed at **blueshieldca.com/HearingAids**. If you choose to use out-of-network providers, those services will not be covered. This benefit is separate from diagnostic hearing examinations and related charges as covered by Medicare.			
Hearing aid benefits every year include:			
• One routine hearing exam	$0	100%	$0
• Hearing aid instrument	$0	$0	**Silver Technology Level** $449 per hearing aid
o Choice of the private-labeled Silver (mid-level) or Gold (premium-level) technology hearing aid models			**Gold Technology Level** $699 per hearing aid
o Up to two hearing aids in the following styles:			
– In the ear			
– In the canal			
– Completely-in canal			
– Behind-the-ear			
– Receiver-in-the-ear			
o All technology levels include:			
– One consultation			
– Two-year supply of batteries per hearing aid; and			
– Three-year extended warranty.			

PLAN G INSPIRE

Other benefits – not covered by Medicare (continued)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HEARING AID SERVICES – Your hearing aid services benefits are provided by EPIC Hearing Healthcare (EPIC). This benefit is designed for you to use EPIC network providers. EPIC Participating Providers are listed at **blueshieldca.com/HearingAids**. If you choose to use out-of-network providers, those services will not be covered. This benefit is separate from diagnostic hearing examinations and related charges as covered by Medicare.			
o Silver technology level hearing aids include: – One behind-the-ear hearing aid (non-ear mold model) delivered directly to your home; and – Up to three virtual follow-up visits by a participating provider for hearing aid fitting, consultation, device check, and adjustment for no additional cost	$0	$0	**Silver Technology Level** $449 per hearing aid
o Gold technology level hearing aids include – One hearing aid delivered in-person by a participating provider – Up to three in-person follow-up visits for hearing aid fitting, consultation, device check, and adjustment for no additional cost; and – Standard ear mold and impressions			**Gold Technology Level** $699 per hearing aid

PLAN N

MEDICARE (PART A)
HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* – Semiprivate room and board, general nursing, and miscellaneous services and supplies.			
First 60 days	All but $1,484	$1,484 (Part A deductible)	$0
61st through 90th day	All but $371 a day	$371 a day	$0
91st day and after: While using 60 lifetime reserve days	All but $742 a day	$742 a day	$0
Once lifetime reserve days are used: • Additional 365 days	$0	100% of Medicare-eligible expenses	$0**
• Beyond the additional 365 days	$0	$0	All costs
SKILLED NURSING FACILITY CARE* – You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
First 20 days	All approved amounts	$0	$0
21st through 100th day	All but $185.50 a day	Up to $185.50 a day	$0
101st day and after	$0	$0	All costs
BLOOD			
First 3 pints	$0	3 pints	$0
Additional amounts	100%	$0	$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/ coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/ coinsurance	$0

** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN N

MEDICARE (PART B)
MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, and durable medical equipment.			
First $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Balance, other than up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Up to $20 per office visit and up to $50 per emergency room visit. The copayment of up to $50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
Part B excess charges (above Medicare-approved amounts)	$0	$0	All costs
BLOOD			
First 3 pints	$0	All costs	$0
Next $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	$0	$0

PLAN N

PARTS A & B

* Once you have been billed $203 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	$0	$0
Durable medical equipment First $203 of Medicare-approved amounts*	$0	$0	$203 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States.			
First $250 each calendar year	$0	$0	$250
Remainder of charges	$0	80% to a lifetime maximum benefit of $50,000	20% and amounts over the $50,000 lifetime maximum
BASIC GYM ACCESS THROUGH SILVERSNEAKERS® FITNESS PROGRAM			
	$0	100%	$0

NOTE: The preceding pages are only an outline describing the most important features of our Medicare Supplement plans. Complete information about the plans' benefits, limitations, and exclusions can be found in our Medicare Supplement plan *Evidence of Coverage and Health Service Agreement* (Service Agreement). The Service Agreement will be your plan contract if you become a Blue Shield member.

Please read the Service Agreement completely. You have the right to receive a copy of the Service Agreement before you enroll, and we will be happy to provide you with a copy upon request. To request a copy, or if you have questions or need additional information, please call Blue Shield Customer Service at **(800) 248-2341 [TTY: 711** for hearing impaired]. If you have special healthcare needs, be sure to carefully read the sections of both this summary and the Service Agreement that are relevant to you before you apply for coverage.

Enrolling in our plans

Please reference the enrollment form section of this book.

Be sure to check the information on the application carefully, keep a copy of each page of the application for your files, then mail the original application with your first payment in the enclosed envelope.

Our cashing your check or charging your credit card does not mean your application is approved. Blue Shield will refund your payment if your application is not approved. We will notify you of your effective date of coverage and send you a bill indicating the date your next payment is due if your application is approved.

Who may apply?

If you are 65 or older

You may apply to enroll in any of Blue Shield's Medicare Supplement plans (A, F Extra,* G, G Extra, or N) if:

- You are a resident of the state of California.
- You are enrolled in Medicare Parts A and B, Title 18, Public Law 89-97, at the time you apply.

You may apply to enroll in Blue Shield's Medicare Supplement Plan G Inspire if:

- You are a resident of one of the following counties:

  Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.
- You are enrolled in Medicare Parts A and B, Title 18, Public Law 89-97, at the time you apply.

If you are 64 or younger

You may be able to enroll in a Blue Shield Medicare Supplement plan (A, F Extra, G, G Extra, or N) under the following conditions:

- You are a resident of the state of California.
- You are enrolled in Medicare Parts A and B, Title 18, Public Law 89-97, at the time you apply.
- You qualify for guaranteed acceptance in a Blue Shield of California Medicare Supplement plan according to Blue Shield's guidelines.

* 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.

- You do not have end-stage renal disease.
- You may apply to enroll in Blue Shield's Medicare Supplement Plan G Inspire if:

  You are a resident of one of the following counties in the state of California:

  Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.
- You are enrolled in Medicare Parts A and B, Title 18, Public Law 89-97, at the time you apply.
- You qualify for guaranteed acceptance in a Blue Shield of California Medicare Supplement plan according to Blue Shield's guidelines.
- You do not have end-stage renal disease.

Qualifying for guaranteed acceptance

If you qualify for guaranteed acceptance into a Blue Shield Medicare Supplement plan, you will not be required to complete a health statement. If you do *not* qualify for guaranteed acceptance, you will need to complete a health statement and be subject to underwriting.

To qualify for guaranteed acceptance, you must meet certain, specific criteria as outlined in Blue Shield's *Guaranteed Acceptance Guide*, included in the Blue Shield Medicare Supplement plan enrollment kit.

For additional information about qualifying for guaranteed acceptance in a Blue Shield Medicare Supplement plan, please call your agent, or call Blue Shield at **(855) 217-1539**. You may also contact the California Health Insurance Counseling and Advocacy Program (HICAP) for guidance. HICAP provides insurance counseling for California senior citizens. Call HICAP toll-free at **(800) 434-0222** for a referral to your local HICAP office. HICAP is a service provided free of charge by the state of California.

Effective date of coverage

You can expect to receive notice of approval or declination within approximately two weeks after Blue Shield receives your application. Your coverage will be effective at 12:01 a.m. Pacific time on your effective date.

Switching from another plan to a Blue Shield Medicare Supplement plan

If you have a Medicare Advantage or Medicare Advantage Prescription Drug Plan

Most Medicare Supplement plans duplicate the coverage provided by Medicare Advantage Plans. Federal law prohibits Medicare Supplement plans from enrolling anyone who is still enrolled in a Medicare Advantage Plan if the Medicare Supplement coverage would duplicate the coverage provided by the Medicare Advantage Plan.

It works like this: Members of Medicare Advantage Plans agree to access services under the terms of that plan and from the providers who contract with that plan, rather than accessing services under the Original Medicare program. Medicare Advantage Plans contract with the government and receive funds under that contract to provide this coverage to their members. Consequently, enrollees of Medicare Advantage Plans do not have access to coverage under Original Medicare.

Medicare Supplement plans generally provide coverage only for the portion of a claim that is left over after Original Medicare has paid its share. Since Original Medicare generally does not pay for services provided to a Medicare Advantage enrollee, Medicare Supplement plans won't pay toward the claim either. And, since Original Medicare generally won't pay if a Medicare Advantage Plan member receives services outside their Medicare Advantage Plan's network, the member is usually financially responsible for the full cost of those services.

If you are currently a member of a Medicare Advantage Plan, and would like to enroll in a Medicare Prescription Drug Plan and Blue Shield Medicare Supplement plan, or if you decide to enroll only in a Blue Shield Medicare Supplement plan, it is in your best interest to choose one of the options listed below to disenroll from the Medicare Advantage Plan.

Important note: If you are also planning to enroll in a Medicare Prescription Drug Plan, make sure you enroll in a Medicare Prescription Drug Plan *before* you disenroll from your Medicare Advantage Plan. During the Annual Election Period, disenrolling from your Medicare Advantage Plan will count as your election, and you may have to wait until the next Annual Election Period to be able to enroll in a Medicare Prescription Drug Plan. Enrolling in a

Medicare Prescription Drug Plan will automatically disenroll you from your Medicare Advantage Plan.

If you are only interested in applying for a Medicare Supplement plan without a Medicare Prescription Drug Plan, you may choose one of the options below to disenroll from your Medicare Advantage Plan.

Option 1

Go directly to your Social Security office and disenroll there. If you choose this option, ask for a copy of the disenrollment form, and please fax or mail it to Blue Shield (see below).

Option 2

Call the Centers for Medicare and Medicaid Services (CMS), the federal agency that administers Medicare, and ask to be disenrolled from your current Medicare Advantage Plan. You can reach the agency at **1-800-MEDICARE**. CMS will either mail or fax you confirmation of termination from your Medicare Advantage Plan. Please forward that termination confirmation to Blue Shield via mail or fax (see below).

Option 3

Submit a written request to your current Medicare Advantage Plan and ask to be disenrolled. You can do this one of two ways:

- Call your Medicare Advantage Plan and ask for a disenrollment form to be sent to you, then complete and return the form to your Medicare Advantage Plan. Keep a copy for your records.
- Send your Medicare Advantage Plan a letter, which includes your name and member ID number, requesting disenrollment. Keep a copy of your letter for your records.

Your disenrollment request will be processed the same month it's received, with an effective date the first of the following month. We will be happy to accept a verbal confirmation from your health plan that you have disenrolled from their plan – just have them call us.

Phone: **(800) 248-2341**

TTY: **711**

Fax: **(844) 266-1850**

Mailing address:

Blue Shield of California
P.O. Box 3008
Lodi, CA 95241-1912

This will help ensure that your current Medicare Advantage coverage is terminated and that your Original Medicare coverage, which works in conjunction with Medicare Supplement coverage, is in place. For that reason, we will work with you to coordinate the effective date of any Medicare Supplement coverage we approve with the date you disenroll from your current Medicare Advantage Plan.

If you are a member of a Medicare Advantage Plan, your disenrollment date from the Medicare Advantage Plan must be confirmed prior to final acceptance. Once your application has been accepted, Blue Shield will establish a coverage effective date for your Medicare Supplement plan.

If you have other health coverage

State laws prevent Blue Shield from enrolling you in a Medicare Supplement plan if you already have coverage, such as an existing Medicare Supplement or employer group plan that the new plan would duplicate.

To help ensure that this doesn't happen, we will coordinate your effective date of coverage under your new Blue Shield Medicare Supplement plan to coincide with disenrollment from your previous health plan.

First, we will notify you that you have been accepted in a Blue Shield Medicare Supplement plan pending verification that your other health coverage has been terminated. Once you have terminated your previous coverage, please submit proof of termination so that we can finalize your acceptance. Please refer to the questions regarding replacement of coverage, which is included in the application.

Billing options

Once you have enrolled in a Blue Shield Medicare Supplement plan, you have several options for plan dues payment.

1. **AutoPay** – Pay your plan dues with Blue Shield's quick and convenient AutoPay program, an automatic electronic transfer on your billing due date from your checking or savings account. There's no check to write and no postage to pay. A record of your payment is included on your bank statement. ***Remember, if you choose this option, you can save $3 off your dues each month.***

   AutoPay authorization instructions are included in the application within this enrollment kit.
2. **Monthly billing** – Blue Shield will send you a bill each month.

With Option 2, the bill will tell you the date your payment is due.

The dues you pay or the benefits you receive may change during the year. In either case, Blue Shield will always let you know at least 60 days in advance.

Conditions of coverage

Termination of benefits

Your Service Agreement will not be terminated by Blue Shield for any cause except those outlined in your Service Agreement. These include:

1. You are no longer enrolled in Parts A and B of Medicare
2. Non-payment of dues

Blue Shield may cancel your Service Agreement for failure to pay the required dues.

If the Service Agreement is being cancelled because you failed to pay the required dues when owed, the Plan will send a Notice of Start of Grace Period and will terminate the day following the 30-day grace period. If you fail to pay premiums, the Plan will provide written notice of nonpayment and will terminate coverage no sooner than 30 days after the date of the written notice.

You will be liable for all dues accrued while the Service Agreement continues in force including those accrued during this 30-day grace period.

If you wish to terminate the Service Agreement, you are required to give Blue Shield 30 days' notice. Should Blue Shield have plan dues for any period after the date of termination, such dues will be returned to you within 30 days. Coverage terminates at 11:59 p.m. Pacific time on the 30th day following your request for termination.

The plan is not responsible for any services received after termination unless the subscriber is totally disabled at the time of termination. See your Service Agreement for a description of extension of benefits for disability.

Cancellation

Your coverage cannot be canceled for any reason other than those conditions specified above under "Termination of Benefits."

Reinstatement of benefits

If you receive a "Notice of End of Coverage," Blue Shield will allow you two coverage reinstatements per rolling 12-month period, if the amounts owed are paid within 15 days of the date the "Notice of End of Coverage" is mailed to you.

If your request for reinstatement and payment of all outstanding amounts is not received within the required 15 days, you must fill out an application and re-apply for coverage. Members who re-apply for coverage following termination may be

subject to medical underwriting. Call your broker or Blue Shield Customer Service representative at **(800) 248-2341** to request an application. Your coverage will begin on the day the application is approved by Blue Shield.

Renewal provision

Your Blue Shield health coverage is "guaranteed renewable" (it may not be canceled by Blue Shield) and will remain in effect as long as your dues are paid in advance, except under the conditions listed above under "Termination of Benefits" and as outlined in your Service Agreement. Blue Shield may modify or amend the Service Agreement by giving you at least 60 days' prior written notice.

Appeal of an underwriting decision

If you would like to appeal an underwriting decision, contact Customer Service at **(800) 248-2341**.

If you have questions about a service, a provider, your benefits, how to use your plan, or any other matter, you may also contact Customer Service at the number above.

Plan interpretation

Blue Shield shall have the power and discretionary authority to construe and interpret the provisions of the Service Agreement, to determine the benefits of the Service Agreement, and to determine eligibility to receive benefits under the Service Agreement. Blue Shield shall exercise this authority for the benefit of all subscribers entitled to receive benefits under the Service Agreement.

Confidentiality of personal and health information

Blue Shield of California protects the confidentiality/privacy of your personal and health information. Personal and health information includes both medical information and individually identifiable information, such as your name, address, telephone number, or Social Security number. Blue Shield will not disclose this information without your authorization, except as permitted by law.

The Notice of Privacy Practices, which describes how Blue Shield protects your protected health information and individually identifiable information, will be provided to you upon enrollment. Additionally, you can request a copy of our Notice of Privacy Practices by calling Customer Service at **(800) 248-2341**, or by accessing Blue Shield of California's Internet site at **blueshieldca.com** and printing a copy.

If you are concerned that Blue Shield may have violated your confidentiality privacy rights, or you disagree with a decision we made about access to your personal and health information, you may contact us at:

Correspondence address:

Blue Shield of California Privacy Official
P.O. Box 272540
Chico, CA 95927-2540

Toll-free telephone:
(888) 266-8080

Email address:
privacy@blueshieldca.com

Principal exclusions and limitations on benefits

Please note:

Blue Shield Medicare Supplement plans do not cover custodial care in any institution, including a skilled nursing facility. Custodial care includes such services as help with walking, getting in and out of bed, eating, dressing, bathing, and taking medicine.

Unless exceptions to the following exclusions are specifically made in the *Evidence of Coverage and Health Service Agreement* (Service Agreement) for your plan, no benefits are provided for:

1. Services incident to hospitalization or confinement in a health facility primarily for Custodial, Maintenance, or Domiciliary Care; rest; or to control or change a patient's environment.
2. Dental care and treatment, dental surgery, and dental appliances.
3. Examinations for and the cost of eyeglasses and hearing aids, except when covered under Plan F Extra, Plan G Extra, or Plan G Inspire.
4. Services for cosmetic purposes.
5. Services for or incident to vocational, educational, recreational, art, dance or music therapy; and unless (and then only to the extent) medically necessary as an adjunct to medical treatment of an underlying medical condition, prescribed by the attending physician, and recognized by Medicare; weight control programs; or exercise programs (with the exception of SilverSneakers® Fitness Program).
6. Blood and plasma, except that this exclusion shall not apply to the first three (3) pints of blood the Subscriber receives in a Calendar Year.
7. Acupuncture.
8. Physical examinations, except for a one-time "Welcome to Medicare" physical examination if received within the first 12 months of your initial coverage under Medicare Part B, and a yearly "Wellness" exam thereafter; or routine foot care.
9. Routine immunizations except those covered under Medicare Part B preventive services.
10. Services not specifically listed as benefits.
11. Services for which you are not legally obligated to pay, or services for which no charge is made to you.
12. Services for which you are not receiving benefits from Medicare unless otherwise noted in the Service Agreement as a covered service.
13. Vision benefits have limited nationwide access or access outside of California

See the plan *Evidence of Coverage* for information on filing a grievance, your right to seek assistance from the Department of Managed Health Care, and your right to independent medical review.

HICAP
(800) 434-0222
For additional information concerning covered benefits, contact the Health Insurance Counseling and Advocacy Program (HICAP) or your agent. HICAP provides health insurance counseling for California senior citizens.

Blue Shield of California
Medicare Plans
Regional Sales Office
6300 Canoga Ave.
Woodland Hills, CA 91367-2555

Pending Regulatory Approval

Blue Shield Medicare Supplement plan rates

Blue Shield of California rates effective:
July 1, 2021

blue
california

Blue Shield of California Medicare Supplement plans

Please take a few minutes to review the information in this booklet.

LOCATE YOUR RATE

Several factors determine your rate including where you live, the Medicare Supplemental plan you chose and your age.

To see the rate you will pay, locate your region and age range and plan selected in the following rate schedule.

INFORMATION ABOUT PREPAID OR PERIODIC CHARGES

Your dues will automatically increase annually and the amount due will be based on your attained age on that date.

If you're applying more than 60 days before your effective date, the rates listed are subject to change.

ENROLLING IN OUR PLANS

You may apply to enroll in Blue Shield's Medicare Supplement Plan G Inspire if you are a resident of one of the following counties:

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.

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.

The Notice of New or Innovative Benefits Form contains information about benefits, costs, and premiums of the new or innovative benefits (our Extra benefits) included with your plan. Please visit **blueshieldca.com/innovativebenefits** to access the form. On the plan documents page, select your plan and click the drop-down menu to view the notice. Please keep this notice with your plan documents for your records. You can also request a copy of the form by contacting us at **(800) 248-2341 [TTY: 711]**. Representatives are available from 8:00 a.m. to 8:00 p.m., 7 days a week, year round.

Region 1

Los Angeles County (except for ZIP codes 91711, 91759, 91765, 91766, 91767, 93535, 93544, 93563 and 93591)

Monthly plan dues – billed and to be paid in advance

The amounts listed are **before** any applicable program savings are applied.

If you are enrolled in the Household Savings Program, your dues will be 7% less than what is listed.[1]

Single-party rates

Age range	A	F Extra[4]	G	G Extra	N
65	$125	$184	$138	$152	$143
66	$129	$192	$146	$160	$146
67	$133	$200	$154	$168	$149
68	$139	$212	$167	$181	$158
69	$145	$223	$179	$193	$166
70	$156	$233	$191	$205	$178
71	$167	$243	$203	$217	$189
72	$175	$253	$212	$226	$199
73	$182	$263	$220	$234	$209
74	$196	$283	$238	$252	$223
75	$210	$303	$255	$269	$237
76	$218	$323	$271	$285	$248
77	$226	$342	$287	$301	$259
78	$230	$364	$301	$315	$263
79	$233	$386	$314	$328	$266
80	$241	$404	$329	$343	$273
81	$248	$422	$343	$357	$280
82	$254	$432	$357	$371	$287
83	$260	$442	$371	$385	$294
84	$266	$453	$381	$395	$302
85 & Over	$272	$464	$390	$404	$310
Under 65[2]	$544	$928	$780	$808	$620

Tobacco rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance

Single-party rates

Age range	A	F Extra[4]	G	G Extra	N
65	$149	$220	$165	$181	$171
66	$154	$229	$174	$191	$174
67	$159	$239	$184	$200	$178
68	$166	$253	$199	$216	$188
69	$173	$266	$214	$230	$198
70	$186	$278	$228	$245	$212
71	$199	$290	$242	$259	$225
72	$209	$302	$253	$270	$237
73	$217	$314	$262	$279	$249
74	$234	$338	$284	$301	$266
75	$251	$361	$304	$321	$283
76	$260	$385	$323	$340	$296
77	$270	$408	$342	$359	$309
78	$274	$434	$359	$376	$314
79	$278	$460	$375	$391	$317
80	$288	$482	$392	$409	$326
81	$296	$503	$409	$426	$334
82	$303	$515	$426	$443	$342
83	$310	$527	$443	$459	$351
84	$317	$540	$455	$471	$360
85 & Over	$324	$554	$465	$482	$370
Under 65[2]	$649	$1,107	$931	$964	$740

Region 2

Orange County

Monthly plan dues – billed and to be paid in advance

The amounts listed are **before** any applicable program savings are applied.

If you are enrolled in the Household Savings Program, your dues will be 7% less than what is listed.[1]

Single-party rates

Age range	A	F Extra[4]	G	G Extra	N
65	$125	$189	$141	$155	$143
66	$129	$198	$150	$164	$146
67	$133	$206	$158	$172	$149
68	$139	$218	$171	$185	$158
69	$145	$229	$184	$198	$166
70	$156	$239	$197	$211	$178
71	$167	$249	$209	$223	$189
72	$175	$259	$218	$232	$199
73	$182	$269	$226	$240	$209
74	$199	$291	$244	$258	$228
75	$216	$312	$261	$275	$246
76	$224	$331	$278	$292	$256
77	$232	$350	$294	$308	$266
78	$236	$373	$308	$322	$270
79	$240	$396	$322	$336	$273
80	$247	$414	$337	$351	$282
81	$254	$432	$351	$365	$290
82	$260	$443	$366	$380	$296
83	$266	$453	$380	$394	$302
84	$273	$465	$390	$404	$310
85 & Over	$279	$477	$400	$414	$317
Under 65[2]	$558	$954	$800	$828	$634

Tobacco rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance

Single-party rates

Age range	A	F Extra[4]	G	G Extra	N
65	$149	$225	$168	$185	$171
66	$154	$236	$179	$196	$174
67	$159	$246	$188	$205	$178
68	$166	$260	$204	$221	$188
69	$173	$273	$220	$236	$198
70	$186	$285	$235	$252	$212
71	$199	$297	$249	$266	$225
72	$209	$309	$260	$277	$237
73	$217	$321	$270	$286	$249
74	$237	$347	$291	$308	$272
75	$258	$372	$311	$328	$293
76	$267	$395	$332	$348	$305
77	$277	$418	$351	$367	$317
78	$282	$445	$367	$384	$322
79	$286	$472	$384	$401	$326
80	$295	$494	$402	$419	$336
81	$303	$515	$419	$435	$346
82	$310	$528	$437	$453	$353
83	$317	$540	$453	$470	$360
84	$326	$555	$465	$482	$370
85 & Over	$333	$569	$477	$494	$378
Under 65[2]	$666	$1,138	$954	$988	$756

Region 3

San Diego, Sonoma, San Bernardino and Kern counties, and Los Angeles ZIP codes 91711, 91759, 91765, 91766, 91767, 93535, 93544, 93563 and 93591

Monthly plan dues – billed and to be paid in advance

The amounts listed are **before** any applicable program savings are applied.

If you are enrolled in the Household Savings Program, your dues will be 7% less than what is listed.[1]

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$119	$172	$128	$142	$142	$132
66	$123	$180	$136	$150	$142	$139
67	$127	$187	$144	$158	$158	$145
68	$135	$197	$156	$170	$158	$154
69	$142	$207	$167	$181	$181	$162
70	$153	$217	$179	$193	$181	$173
71	$163	$227	$190	$204	$204	$184
72	$171	$236	$198	$212	$204	$194
73	$178	$245	$205	$219	$219	$204
74	$193	$264	$221	$235	$219	$219
75	$207	$282	$237	$251	$251	$233
76	$214	$300	$252	$266	$251	$243
77	$221	$318	$267	$281	$281	$252
78	$225	$339	$280	$294	$281	$255
79	$229	$359	$292	$306	$306	$258
80	$236	$376	$306	$320	$306	$266
81	$243	$393	$319	$333	$333	$273
82	$250	$402	$332	$346	$333	$280
83	$256	$411	$345	$359	$359	$287
84	$262	$422	$354	$368	$359	$294
85 & Over	$267	$432	$363	$377	$377	$300
Under 65[2]	$534	$864	$726	$754	$873	$600

Tobacco rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$142	$205	$153	$169	$169	$157
66	$147	$215	$162	$179	$169	$166
67	$152	$223	$172	$188	$188	$173
68	$161	$235	$186	$203	$188	$184
69	$169	$247	$199	$216	$216	$193
70	$183	$259	$214	$230	$216	$206
71	$194	$271	$227	$243	$243	$220
72	$204	$282	$236	$253	$243	$231
73	$212	$292	$245	$261	$261	$243
74	$230	$315	$264	$280	$261	$261
75	$247	$336	$283	$299	$299	$278
76	$255	$358	$301	$317	$299	$290
77	$264	$379	$319	$335	$335	$301
78	$268	$404	$334	$351	$335	$304
79	$273	$428	$348	$365	$365	$308
80	$282	$449	$365	$382	$365	$317
81	$290	$469	$381	$397	$397	$326
82	$298	$480	$396	$413	$397	$334
83	$305	$490	$412	$428	$428	$342
84	$313	$503	$422	$439	$428	$351
85 & Over	$319	$515	$433	$450	$450	$358
Under 65[2]	$637	$1,031	$866	$900	$1,041	$716

Region 4

Riverside and Ventura counties

Monthly plan dues – billed and to be paid in advance

The amounts listed are **before** any applicable program savings are applied.

If you are enrolled in the Household Savings Program, your dues will be 7% less than what is listed.[1]

Single-party rates

Age range	A	F Extra[4]	G	G Extra	N
65	$130	$195	$145	$159	$147
66	$135	$203	$154	$168	$154
67	$140	$211	$162	$176	$161
68	$150	$223	$176	$190	$169
69	$159	$235	$189	$203	$177
70	$171	$245	$202	$216	$191
71	$182	$255	$215	$229	$205
72	$190	$266	$224	$238	$216
73	$197	$277	$232	$246	$226
74	$214	$298	$250	$264	$242
75	$230	$319	$268	$282	$257
76	$238	$340	$285	$299	$268
77	$245	$360	$302	$316	$278
78	$250	$383	$316	$330	$282
79	$254	$406	$330	$344	$286
80	$262	$425	$346	$360	$294
81	$269	$444	$361	$375	$302
82	$275	$455	$376	$390	$309
83	$281	$465	$390	$404	$316
84	$288	$477	$400	$414	$325
85 & Over	$295	$489	$410	$424	$334
Under 65[2]	$590	$978	$820	$848	$668

Tobacco rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance

Single-party rates

Age range	A	F Extra[4]	G	G Extra	N
65	$155	$233	$173	$190	$175
66	$161	$242	$184	$200	$184
67	$167	$252	$193	$210	$192
68	$179	$266	$210	$227	$202
69	$190	$280	$225	$242	$211
70	$204	$292	$241	$258	$228
71	$217	$304	$256	$273	$245
72	$227	$317	$267	$284	$258
73	$235	$330	$277	$293	$270
74	$255	$356	$298	$315	$289
75	$274	$381	$320	$336	$307
76	$284	$406	$340	$357	$320
77	$292	$429	$360	$377	$332
78	$298	$457	$377	$394	$336
79	$303	$484	$394	$410	$341
80	$313	$507	$413	$429	$351
81	$321	$530	$431	$447	$360
82	$328	$543	$449	$465	$369
83	$335	$555	$465	$482	$377
84	$344	$569	$477	$494	$388
85 & Over	$352	$583	$489	$506	$398
Under 65[2]	$704	$1,167	$978	$1,012	$797

Region 5

Santa Barbara, San Joaquin and Stanislaus counties

Monthly plan dues – billed and to be paid in advance

The amounts listed are **before** any applicable program savings are applied.

If you are enrolled in the Household Savings Program, your dues will be 7% less than what is listed.[1]

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$111	$159	$118	$132	$132	$123
66	$115	$166	$125	$139	$132	$129
67	$119	$172	$132	$146	$146	$135
68	$123	$182	$143	$157	$146	$140
69	$127	$191	$154	$168	$168	$145
70	$137	$200	$165	$179	$168	$156
71	$147	$209	$175	$189	$189	$166
72	$155	$218	$182	$196	$189	$175
73	$162	$226	$189	$203	$203	$183
74	$174	$243	$204	$218	$203	$196
75	$185	$260	$219	$233	$233	$209
76	$192	$277	$233	$247	$233	$218
77	$199	$293	$246	$260	$260	$227
78	$203	$312	$258	$272	$260	$230
79	$207	$331	$270	$284	$284	$233
80	$213	$346	$282	$296	$284	$240
81	$219	$361	$294	$308	$308	$247
82	$224	$370	$306	$320	$308	$253
83	$229	$378	$318	$332	$332	$258
84	$234	$388	$326	$340	$332	$265
85 & Over	$239	$398	$334	$348	$348	$271
Under 65[2]	$478	$796	$668	$696	$807	$542

Tobacco rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$132	$190	$141	$157	$157	$147
66	$137	$198	$149	$166	$157	$154
67	$142	$205	$157	$174	$174	$161
68	$147	$217	$171	$187	$174	$167
69	$152	$228	$184	$200	$200	$173
70	$163	$239	$197	$214	$200	$186
71	$175	$249	$209	$225	$225	$198
72	$185	$260	$217	$234	$225	$209
73	$193	$270	$225	$242	$242	$218
74	$208	$290	$243	$260	$242	$234
75	$221	$310	$261	$278	$278	$249
76	$229	$330	$278	$295	$278	$260
77	$237	$350	$293	$310	$310	$271
78	$242	$372	$308	$324	$310	$274
79	$247	$395	$322	$339	$339	$278
80	$254	$413	$336	$353	$339	$286
81	$261	$431	$351	$367	$367	$295
82	$267	$441	$365	$382	$367	$302
83	$273	$451	$379	$396	$396	$308
84	$279	$463	$389	$406	$396	$316
85 & Over	$285	$475	$398	$415	$415	$323
Under 65[2]	$570	$950	$797	$830	$963	$647

Region 6

Lake, Lassen, Inyo and Kings counties

Monthly plan dues – billed and to be paid in advance

The amounts listed are **before** any applicable program savings are applied.

If you are enrolled in the Household Savings Program, your dues will be 7% less than what is listed.[1]

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$108	$162	$121	$135	$135	$122
66	$111	$169	$128	$142	$135	$125
67	$114	$176	$135	$149	$149	$128
68	$120	$186	$146	$160	$149	$135
69	$125	$196	$157	$171	$171	$142
70	$134	$205	$168	$182	$171	$152
71	$143	$213	$179	$193	$193	$162
72	$150	$222	$186	$200	$193	$170
73	$157	$230	$193	$207	$207	$177
74	$169	$248	$208	$222	$207	$191
75	$181	$265	$222	$236	$236	$205
76	$188	$282	$237	$251	$236	$214
77	$194	$299	$251	$265	$265	$222
78	$198	$319	$263	$277	$265	$225
79	$201	$338	$275	$289	$289	$228
80	$207	$354	$288	$302	$289	$234
81	$213	$369	$300	$314	$314	$240
82	$219	$378	$313	$327	$314	$247
83	$224	$387	$325	$339	$339	$253
84	$230	$397	$333	$347	$339	$260
85 & Over	$235	$406	$341	$355	$355	$266
Under 65[2]	$470	$812	$682	$710	$822	$532

Tobacco rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$129	$193	$144	$161	$161	$146
66	$132	$202	$153	$169	$161	$149
67	$136	$210	$161	$178	$178	$153
68	$143	$222	$174	$191	$178	$161
69	$149	$234	$187	$204	$204	$169
70	$160	$245	$200	$217	$204	$181
71	$171	$254	$214	$230	$230	$193
72	$179	$265	$222	$239	$230	$203
73	$187	$274	$230	$247	$247	$211
74	$202	$296	$248	$265	$247	$228
75	$216	$316	$265	$282	$282	$245
76	$224	$336	$283	$299	$282	$255
77	$231	$357	$299	$316	$316	$265
78	$236	$381	$314	$330	$316	$268
79	$240	$403	$328	$345	$345	$272
80	$247	$422	$344	$360	$345	$279
81	$254	$440	$358	$375	$375	$286
82	$261	$451	$373	$390	$375	$295
83	$267	$462	$388	$404	$404	$302
84	$274	$474	$397	$414	$404	$310
85 & Over	$280	$484	$407	$424	$424	$317
Under 65[2]	$561	$969	$814	$847	$981	$635

Region 7

Napa, Alameda, Contra Costa, Siskiyou and Yolo counties

Monthly plan dues – billed and to be paid in advance

The amounts listed are **before** any applicable program savings are applied.

If you are enrolled in the Household Savings Program, your dues will be 7% less than what is listed.[1]

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$114	$176	$131	$145	$145	$130
66	$118	$184	$139	$153	$145	$135
67	$121	$191	$147	$161	$161	$139
68	$135	$202	$159	$173	$161	$154
69	$149	$213	$171	$185	$185	$168
70	$160	$222	$183	$197	$185	$181
71	$171	$231	$194	$208	$208	$193
72	$179	$241	$202	$216	$208	$203
73	$187	$250	$210	$224	$224	$212
74	$202	$269	$226	$240	$224	$229
75	$217	$288	$242	$256	$256	$245
76	$225	$307	$258	$272	$256	$255
77	$232	$325	$273	$287	$287	$265
78	$236	$347	$286	$300	$287	$268
79	$239	$368	$299	$313	$313	$270
80	$247	$385	$313	$327	$313	$279
81	$254	$402	$327	$341	$341	$287
82	$260	$412	$340	$354	$341	$294
83	$266	$421	$353	$367	$367	$300
84	$273	$432	$362	$376	$367	$308
85 & Over	$279	$443	$371	$385	$385	$315
Under 65[2]	$558	$886	$742	$770	$894	$630

Tobacco rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$136	$210	$156	$173	$173	$155
66	$141	$220	$166	$183	$173	$161
67	$144	$228	$175	$192	$192	$166
68	$161	$241	$190	$206	$192	$184
69	$178	$254	$204	$221	$221	$200
70	$191	$265	$218	$235	$221	$216
71	$204	$276	$231	$248	$248	$230
72	$214	$288	$241	$258	$248	$242
73	$223	$298	$251	$267	$267	$253
74	$241	$321	$270	$286	$267	$273
75	$259	$344	$289	$305	$305	$292
76	$268	$366	$308	$324	$305	$304
77	$277	$388	$326	$342	$342	$316
78	$282	$414	$341	$358	$342	$320
79	$285	$439	$357	$373	$373	$322
80	$295	$459	$373	$390	$373	$333
81	$303	$480	$390	$407	$407	$342
82	$310	$492	$406	$422	$407	$351
83	$317	$502	$421	$438	$438	$358
84	$326	$515	$432	$449	$438	$367
85 & Over	$333	$528	$443	$459	$459	$376
Under 65[2]	$666	$1,057	$885	$919	$1,067	$752

Region 8

All remaining California counties not listed in Regions 1-7 and 9 (includes San Francisco, San Mateo, Fresno and Santa Clara counties, etc.)

Monthly plan dues – billed and to be paid in advance

The amounts listed are **before** any applicable program savings are applied.

If you are enrolled in the Household Savings Program, your dues will be 7% less than what is listed.[1]

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$110	$159	$118	$132	$132	$123
66	$115	$166	$125	$139	$132	$128
67	$120	$172	$132	$146	$146	$132
68	$123	$182	$143	$157	$146	$139
69	$126	$191	$154	$168	$168	$145
70	$139	$200	$165	$179	$168	$158
71	$151	$209	$175	$189	$189	$171
72	$159	$218	$182	$196	$189	$179
73	$167	$226	$189	$203	$203	$187
74	$179	$244	$204	$218	$203	$201
75	$190	$261	$219	$233	$233	$214
76	$198	$278	$233	$247	$233	$224
77	$206	$294	$246	$260	$260	$234
78	$209	$313	$258	$272	$260	$236
79	$211	$332	$270	$284	$284	$238
80	$218	$348	$282	$296	$284	$246
81	$225	$363	$294	$308	$308	$253
82	$231	$371	$306	$320	$308	$260
83	$236	$379	$318	$332	$332	$266
84	$242	$389	$326	$340	$332	$273
85 & Over	$247	$399	$334	$348	$348	$279
Under 65[2]	$494	$798	$668	$696	$807	$558

Tobacco rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$131	$190	$141	$157	$157	$147
66	$137	$198	$149	$166	$157	$153
67	$143	$205	$157	$174	$174	$157
68	$147	$217	$171	$187	$174	$166
69	$150	$228	$184	$200	$200	$173
70	$166	$239	$197	$214	$200	$188
71	$180	$249	$209	$225	$225	$204
72	$190	$260	$217	$234	$225	$214
73	$199	$270	$225	$242	$242	$223
74	$214	$291	$243	$260	$242	$240
75	$227	$311	$261	$278	$278	$255
76	$236	$332	$278	$295	$278	$267
77	$246	$351	$293	$310	$310	$279
78	$249	$373	$308	$324	$310	$282
79	$252	$396	$322	$339	$339	$284
80	$260	$415	$336	$353	$339	$293
81	$268	$433	$351	$367	$367	$302
82	$276	$443	$365	$382	$367	$310
83	$282	$452	$379	$396	$396	$317
84	$289	$464	$389	$406	$396	$326
85 & Over	$295	$476	$398	$415	$415	$333
Under 65[2]	$589	$952	$797	$830	$963	$666

Region 9

Sacramento, Amador, Calaveras, Colusa, El Dorado, Tehama and Marin counties

Monthly plan dues – billed and to be paid in advance

The amounts listed are **before** any applicable program savings are applied.

If you are enrolled in the Household Savings Program, your dues will be 7% less than what is listed.[1]

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$108	$165	$123	$137	$137	$128
66	$110	$172	$130	$144	$137	$130
67	$112	$179	$137	$151	$151	$132
68	$118	$190	$149	$163	$151	$137
69	$124	$200	$161	$175	$175	$141
70	$133	$209	$172	$186	$175	$152
71	$142	$217	$182	$196	$196	$162
72	$149	$226	$190	$204	$196	$170
73	$155	$235	$198	$212	$212	$177
74	$168	$253	$213	$227	$212	$191
75	$180	$271	$228	$242	$242	$204
76	$187	$288	$243	$257	$242	$211
77	$193	$305	$257	$271	$271	$218
78	$196	$326	$269	$283	$271	$222
79	$199	$346	$281	$295	$295	$226
80	$205	$362	$294	$308	$295	$232
81	$211	$378	$307	$321	$321	$237
82	$216	$387	$320	$334	$321	$244
83	$221	$396	$333	$347	$347	$250
84	$227	$406	$341	$355	$347	$257
85 & Over	$233	$416	$349	$363	$363	$264
Under 65[2]	$466	$832	$698	$726	$841	$528

Tobacco rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance

Single-party rates

Age range	A	F Extra[4]	G	G Extra	G Inspire[3]	N
65	$129	$197	$147	$163	$163	$153
66	$131	$205	$155	$172	$163	$155
67	$134	$214	$163	$180	$180	$157
68	$141	$227	$178	$194	$180	$163
69	$148	$239	$192	$209	$209	$168
70	$159	$249	$205	$222	$209	$181
71	$169	$259	$217	$234	$234	$193
72	$178	$270	$227	$243	$234	$203
73	$185	$280	$236	$253	$253	$211
74	$200	$302	$254	$271	$253	$228
75	$215	$323	$272	$289	$289	$243
76	$223	$344	$290	$307	$289	$252
77	$230	$364	$307	$323	$323	$260
78	$234	$389	$321	$338	$323	$265
79	$237	$413	$335	$352	$352	$270
80	$245	$432	$351	$367	$352	$277
81	$252	$451	$366	$383	$383	$283
82	$258	$462	$382	$398	$383	$291
83	$264	$472	$397	$414	$414	$298
84	$271	$484	$407	$424	$414	$307
85 & Over	$278	$496	$416	$433	$433	$315
Under 65[2]	$556	$993	$833	$866	$1,003	$630

Rates for Blue Shield dental PPO plan

Blue Shield dental rates no dental savings

	Dental PPO 1000	Dental PPO 1500
Individual	$35.00	$51.30

Please note: Monthly premiums for the dental plans are in addition to the premium for medical benefits covered by the Blue Shield health plan. However, your client will receive one bill that combines their health and dental premiums.

Endnotes

1. Savings due to increased efficiencies from administering Medicare Supplement plans under this program/ service are passed on to the subscriber. Household Savings Program does not apply to tobacco users. Welcome to Medicare Rate Savings does not apply to Plan N.

2. If you are age 64 or younger and do not have end-stage renal disease, you may apply for Blue Shield of California Medicare Supplement coverage as described in Blue Shield's *Guaranteed Acceptance Guide*. Blue Shield of California does not offer coverage if you are age 64 or younger unless you qualify for guaranteed acceptance. The Household Savings Program is not available to those 64 or younger.

3. You may apply to enroll in Blue Shield's Medicare Supplement Plan G Inspire if you are a resident of one of the following counties:

   Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.

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.

HICAP

(800) 434-0222

For additional information concerning covered benefits, contact the Health Insurance Counseling and Advocacy Program (HICAP) or your agent. HICAP provides health insurance counseling for California senior citizens.

Blue Shield of California
Medicare Plans
Regional Sales Office
6300 Canoga Ave.
Woodland Hills, CA 91367-2555

Medicare Supplement Plan F Extra Notice of New or Innovative Benefits

The purpose of this form is to notify consumers of the availability of Medicare Supplement plans offered for sale by Blue Shield of California, which, in addition to the standardized coverage offered by the plan, include new or innovative benefits. For additional details, please contact **(800) 248-2341 (TTY 711)**, 8:00 a.m. – 8:00 p.m., 7 days a week, year round.

New or Innovative Benefits Added To Medicare Supplement Plan Medicare Supplement Plan F Extra

Description	Your out-of-pocket costs (In-network provider)	Your out-of-pocket costs (Out-of-network provider)
Basic Gym Access Through SilverSneakers® Fitness Program		
Exercise, education and social activities with access to: • Thousands of fitness locations. • Exercise equipment and SilverSneakers classes. • Social events and activities. • SilverSneakers FLEX™ classes such as yoga, Latin dance, and tai chi. • Live and SilverSneakers On-Demand™ online workout videos.	$0	All Costs
Personal Emergency Response System (PERS)		
PERS benefits are provided by Lifestation, • One personal emergency response system. • Choice of an in-home system or mobile device with GPS/WiFi. • Monthly monitoring. • Necessary chargers and cords.	$0	All Costs
Hearing Aids Services		

Hearing aid services benefits are provided by EPIC Hearing Healthcare (EPIC). This benefit is designed for you to use EPIC network providers. EPIC Participating Providers are listed at **blueshieldca.com/HearingAids**. If you choose to use out-of-network providers, those services will not be covered. This benefit is separate from diagnostic hearing examinations and related charges as covered by Medicare.

Description	Your out-of-pocket costs (In-network provider)	Your out-of-pocket costs (Out-of-network provider)
(continuous from previous page)		
Hearing aid benefits every year include: • One routine hearing exam • Hearing aid instrument ◦ Choice of the private-labeled Silver (mid-level) or Gold (premium-level) technology hearing aid models. ◦ Up to two hearing aids in the following styles: - In the ear - In the canal - Completely-in canal - Behind-the-ear; or - Receiver-in-the-ear. ◦ All technology levels include: - One consultation - Two-year supply of batteries per hearing aid; and - Three-year extended warranty. ◦ Silver technology level hearing aids include: - One behind-the-ear hearing aid (non-ear mold model) delivered directly to your home; and - Up to three virtual follow-up visits by a participating provider for hearing aid fitting, consultation, device check, and adjustment for no additional cost. ◦ Gold technology level hearing aids include: - One hearing aid delivered in-person by a participating provider; - Up to three in-person follow-up visits for hearing aid fitting, consultation, device check, and adjustment for no additional cost; and - Standard ear molds and impressions.	$0 **Silver Technology Level** $449 per hearing aid **Gold Technology Level** $699 per hearing aid	All Costs All Costs
Vision Services		

Vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor*.

Description	Your out-of-pocket costs (In-network provider)	Your out-of-pocket costs (Out-of-network provider)
(continuous from previous page)		
Comprehensive eye exam once every 12 months	$20 copay	All costs above $50
Eyeglass frame once every 24 months	All costs above $100 allowance	All costs above $40 allowance
Eyeglass lenses once every 12 months • Single vision • Bifocal • Trifocal • Aphakic, lenticular monofocal, or multifocal	$25 copay	Single vision: All costs above $43 Bifocal: All costs above $60 Trifocal: All costs above $75 Aphakic or lenticular monofocal or multifocal: All costs above $104
Contact lenses (instead of eyeglass lenses) once every 12 months • Non-elective (medically necessary) – Hard or Soft – one pair	**Non-elective (hard or soft):** $25 copay and all costs above $500	**Non-elective (hard or soft):** All costs above $200
• Elective (cosmetic/convenience) – Hard – one pair • Elective (cosmetic/convenience) – Soft – Up to a three- to six-month supply for each eye based on lenses selected	**Elective:** $25 copay and all costs above $120	**Elective** (hard or soft): All costs above $100
Total annual premium for new or innovative benefits only:	$144.00	$144.00

* 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.

Medicare Supplement Plan G Extra Notice of New or Innovative Benefits

The purpose of this form is to notify consumers of the availability of Medicare Supplement plans offered for sale by Blue Shield of California, which, in addition to the standardized coverage offered by the plan, include new or innovative benefits. For additional details, please contact **(800) 248-2341 (TTY 711)**, 8:00 a.m. – 8:00 p.m., 7 days a week, year round.

New or Innovative Benefits Added To Medicare Supplement Plan Medicare Supplement Plan G Extra

Description	Your out-of-pocket costs (In-network provider)	Your out-of-pocket costs (Out-of-network provider)
Basic Gym Access Through SilverSneakers® Fitness Program		
Exercise, education and social activities with access to: • Thousands of fitness locations. • Exercise equipment and SilverSneakers classes. • Social events and activities. • SilverSneakers FLEX™ classes such as yoga, Latin dance, and tai chi. • Live and SilverSneakers On-Demand™ online workout videos.	$0	All Costs
Hearing Aids Services		

Hearing aid services benefits are provided by EPIC Hearing Healthcare (EPIC). This benefit is designed for you to use EPIC network providers. EPIC Participating Providers are listed at **blueshieldca.com/HearingAids**. If you choose to use out-of-network providers, those services will not be covered. This benefit is separate from diagnostic hearing examinations and related charges as covered by Medicare.

Description	Your out-of-pocket costs (In-network provider)	Your out-of-pocket costs (Out-of-network provider)
(continuous from previous page)		
Hearing aid benefits every year include: • One routine hearing exam • Hearing aid instrument ◦ Choice of the private-labeled Silver (mid-level) or Gold (premium-level) technology hearing aid models. ◦ Up to two hearing aids in the following styles: - In the ear - In the canal - Completely-in canal - Behind-the-ear; or - Receiver-in-the-ear. ◦ All technology levels include: - One consultation - Two-year supply of batteries per hearing aid; and - Three-year extended warranty. ◦ Silver technology level hearing aids include: - One behind-the-ear hearing aid (non-ear mold model) delivered directly to your home; and - Up to three virtual follow-up visits by a participating provider for hearing aid fitting, consultation, device check, and adjustment for no additional cost. ◦ Gold technology level hearing aids include: - One hearing aid delivered in-person by a participating provider; - Up to three in-person follow-up visits for hearing aid fitting, consultation, device check, and adjustment for no additional cost; and - Standard ear molds and impressions.	$0 **Silver Technology Level** $449 per hearing aid **Gold Technology Level** $699 per hearing aid	All Costs All Costs
Vision Services		

Vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor*.

Description	Your out-of-pocket costs (In-network provider)	Your out-of-pocket costs (Out-of-network provider)
(continuous from previous page)		
Comprehensive eye exam once every 12 months	$20 copay	All costs above $50
Eyeglass frame once every 24 months	All costs above $100 allowance	All costs above $40 allowance
Eyeglass lenses once every 12 months • Single vision • Bifocal • Trifocal • Aphakic, lenticular monofocal, or multifocal	$25 copay	Single vision: All costs above $43 Bifocal: All costs above $60 Trifocal: All costs above $75 Aphakic or lenticular monofocal or multifocal: All costs above $104
Contact lenses (instead of eyeglass lenses) once every 12 months • Non-elective (medically necessary) – Hard or Soft – one pair	**Non-elective (hard or soft):** $25 copay and all costs above $500	**Non-elective (hard or soft):** All costs above $200
• Elective (cosmetic/convenience) – Hard – one pair • Elective (cosmetic/convenience) – Soft – Up to a three- to six-month supply for each eye based on lenses selected	**Elective:** $25 copay and all costs above $120	**Elective (hard or soft):** All costs above $100
Physician Consultation by Phone or Video Through Teladoc	$0 per consult	All Costs
Over-the-Counter items through CVS		
Eligible over-the-counter (OTC) items are available through the OTC Items Catalog, at **blueshieldca.com/medicareOTC.** Limitations may apply. Refer to the OTC Items Catalog for more information. Up to two orders per quarter.	All costs above the $100 allowance per quarter	All Costs
Total annual premium for new or innovative benefits only:	$240.00	$240.00

Medicare Supplement Plan G Inspire Notice of New or Innovative Benefits

The purpose of this form is to notify consumers of the availability of Medicare Supplement plans offered for sale by Blue Shield of California, which, in addition to the standardized coverage offered by the plan, include new or innovative benefits. For additional details, please contact **(800) 248-2341 (TTY 711)**, 8:00 a.m. – 8:00 p.m., 7 days a week, year around.

New or Innovative Benefits Added To Medicare Supplement Plan Medicare Supplement Plan G Inspire

Description	Your out-of-pocket costs (In-network provider)	Your out-of-pocket costs (Out-of-network provider)
Basic Gym Access Through SilverSneakers® Fitness Program		
Exercise, education and social activities with access to: • Thousands of fitness locations. • Exercise equipment and SilverSneakers classes. • Social events and activities. • SilverSneakers FLEX™ classes such as yoga, Latin dance, and tai chi. • Live and SilverSneakers On-Demand™ online workout videos.	$0	All Costs
Independent and Safe Mobility with AAA		
Your benefit is provided by American Automobile Association of Northern California, Nevada & Utah (AAA). The benefit is a Classic AAA membership and includes access to Independent and Safe Mobility tools and services.		
• Roadwise Driver • Educational Driving Resources • Roadside Assistance	$0	All Costs
Hearing Aids Services		
Hearing aid services benefits are provided by EPIC Hearing Healthcare (EPIC). This benefit is designed for you to use EPIC network providers. EPIC Participating Providers are listed at **blueshieldca.com/HearingAids**. If you choose to use out-of-network providers, those services will not be covered. This benefit is separate from diagnostic hearing examinations and related charges as covered by Medicare.		

Description	Your out-of-pocket costs (In-network provider)	Your out-of-pocket costs (Out-of-network provider)
(continuous from previous page)		
Hearing aid benefits every year include: • One routine hearing exam • Hearing aid instrument ◦ Choice of the private-labeled Silver (mid-level) or Gold (premium-level) technology hearing aid models ◦ Up to two hearing aids in the following styles: - In the ear - In the canal - Completely-in canal - Behind-the-ear; or - Receiver-in-the-ear. ◦ All technology levels include: - One consultation - Two-year supply of batteries per hearing aid; and - Three-year extended warranty. ◦ Silver technology level hearing aids include: - One behind-the-ear hearing aid (non-ear mold model) delivered directly to your home; and - Up to three virtual follow-up visits by a participating provider for hearing aid fitting, consultation, device check, and adjustment for no additional cost. ◦ Gold technology level hearing aids include: - One hearing aid delivered in-person by a participating provider; - Up to three in-person follow-up visits for hearing aid fitting, consultation, device check, and adjustment for no additional cost; and - Standard ear molds and impressions.	$0 **Silver Technology Level** $449 per hearing aid **Gold Technology Level** $699 per hearing aid	All Costs All Costs
Vision Services		

Vision benefits are provided by Vision Service Plan (VSP). This benefit offers one of the largest national networks of independent doctors located in retail, neighborhood, medical, and professional settings. You can lower any out-of-pocket costs by choosing network providers for covered services. Participating providers may be located through an online directory at **blueshieldca.com**. Click on *Find a doctor*.

Description	Your out-of-pocket costs (In-network provider)	Your out-of-pocket costs (Out-of-network provider)
(continuous from previous page)		
Comprehensive eye exam once every 12 months	$20 copay	All costs above $50
Eyeglass frame once every 24 months	All costs above $100 allowance	All costs above $40 allowance
Eyeglass lenses once every 12 months • Single vision • Bifocal • Trifocal • Aphakic, lenticular monofocal, or multifocal	$25 copay	Single vision: All costs above $43 Bifocal: All costs above $60 Trifocal: All costs above $75 Aphakic or lenticular monofocal or multifocal: All costs above $104
Contact lenses (instead of eyeglass lenses) once every 12 months • Non-elective (medically necessary) – Hard or Soft – one pair	**Non-elective (hard or soft):** $25 copay and all costs above $500	**Non-elective (hard or soft):** All costs above $200
• Elective (cosmetic/convenience) – Hard – one pair • Elective (cosmetic/convenience) – Soft – Up to a three- to six-month supply for each eye based on lenses selected	**Elective:** $25 copay and all costs above $120	**Elective (hard or soft):** All costs above $100
Physician Consultation by Phone or Video Through Teladoc	$0 per consult	All Costs
Over-the-Counter items through CVS		
Eligible over-the-counter (OTC) items are available through the OTC Items Catalog, at **blueshieldca.com/medicareOTC.** Limitations may apply. Refer to the OTC Items Catalog for more information. Up to two orders per quarter.	All costs above the $100 allowance per quarter	All Costs
Total annual premium for new or innovative benefits only:	$276.00	$276.00

*The Plan G Inspire plan is only available in the following counties:

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.

Notices available online

Nondiscrimination and Language Assistance Services

Blue Shield complies with applicable state and federal civil rights laws. We also offer language assistance services at no additional cost.

View our nondiscrimination notice and language assistance notice: **blueshieldca.com/notices**. You can also call for language assistance services: **(866) 346-7198 (TTY: 711)**

If you are unable to access the website above and would like to receive a copy of the nondiscrimination notice and language assistance notice, please call Customer Care at **(800) 248-2341 (TTY: 711)**.

Servicios de asistencia en idiomas y avisos de no discriminación

Blue Shield cumple con las leyes de derechos civiles federales y estatales aplicables. También, ofrecemos servicios de asistencia en idiomas sin costo adicional.

Vea nuestro aviso de no discriminación y nuestro aviso de asistencia en idiomas en **blueshieldca.com/notices**. Para obtener servicios de asistencia en idiomas, también puede llamar al **(866) 346-7198 (TTY: 711)**.

Si no puede acceder al sitio web que aparece arriba y desea recibir una copia del aviso de no discriminación y del aviso de asistencia en idiomas, llame a Atención al Cliente al **(800) 248-2341 (TTY: 711)**.

非歧視通知和語言協助服務

Blue Shield 遵守適用的州及聯邦政府的民權法。同時，我們免費提供語言協助服務。
如需檢視我司的非歧視通知和語言幫助通知，請造訪 **blueshieldca.com/notices**。您還可致電尋求語言協助服務：**(866) 346-7198 (TTY: 711)**。

如果您無法造訪上述網站，且希望收到一份非歧視通知和語言幫助通知的副本，請致電客戶服務部，電話：**(800) 248-2341 (TTY: 711)**。

Guaranteed Acceptance Guide

Blue Shield of California Medicare Supplement plans

If you have recently become eligible for Medicare or lost or ended your health coverage with another plan, you may qualify for guaranteed acceptance in a Blue Shield Medicare Supplement plan in certain situations. This guide will help you determine whether you qualify for guaranteed acceptance. **If you are age 64 or younger with end-stage renal disease, you are not eligible to enroll.**

Important: Please note this guide is only a summary and is intended to help you identify the different situations that may qualify you for guaranteed acceptance in a Blue Shield Medicare Supplement plan. It does not contain all the details of each situation. Please remember that the laws regulating guaranteed acceptance plans change frequently. Please ask your sales representative or your attorney to confirm that you qualify for guaranteed acceptance.

If you and other members of your household are age 65 or older and are accepted in the same benefit plan type, you will save 7% on your monthly dues if coverage is issued under one agreement. Under a household savings agreement, each of you must either qualify for guaranteed acceptance, or be subject to underwriting.

For more information about guaranteed acceptance, please contact your agent or call your Blue Shield sales representative at **(855) 217-1539,** [TTY: **711**] for the hearing impaired, 8am to 8pm, 7 days a week from October 1 through March 31 and 8am to 8pm, Monday through Friday, from April 1 to September 30.

If you are already a subscriber, call Customer Service at **(800) 248-2341**, TTY: **711** for the hearing impaired, 8 a.m. to 8 p.m., seven days a week, year round.

You may also contact the California Health Insurance Counseling and Advocacy Program (HICAP) for guidance. HICAP offers health insurance counseling for California senior citizens. Call HICAP toll-free at **(800) 434-0222** for a referral to your local HICAP office. HICAP is a service provided free of charge by the state of California.

Y0118_20_473A_C 07272020

How to use this guide:

1. If you believe a situation applies to you, review your plan choices and when you can apply.
2. Decide which plan type you want to apply for, based on plan descriptions found in Blue Shield's Summary of Benefits and Provisions booklet.
3. Write the corresponding situation number in the Guaranteed Acceptance section of your application.

   If you qualify for guaranteed acceptance, do not complete the Statement of Health or the Authorization for Release of Medical Records sections of the application. If you do not qualify for guaranteed acceptance, you must complete these sections.
4. If you believe you qualify for guaranteed acceptance, please fill out the appropriate supporting information in the Current Insurance Coverage information section of the enrollment form, or attach proof of prior coverage as outlined in the table below.
5. Do not return this guide with your application. Keep it for your reference along with your other important Blue Shield materials.

1

Situation
You are:
- Enrolled in Medicare *and* age 65 or older; *or*
- New to Medicare, age 64 or younger, *and* do not have end-stage renal disease

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
- If you are age 65 or older: Blue Shield must receive your application within six (6) months, beginning with the first day of the first month in which you are both age 65 or older, *and* you are enrolled for benefits under Medicare Part B.
- If you are age 64 or younger: Blue Shield must receive your application within six (6) months of your enrollment in Medicare Part B, *or* if you are notified retroactively of eligibility for Medicare, within six (6) months of notice of eligibility.

You must supply this documentation
Be sure to fill out the following sections of your enrollment application:
- Medicare Parts A and B effective dates and your Medicare number or Medicare Beneficiary Identifier (MBI).
- In addition, if you are age 64 or younger, you are required to complete all questions in the Current Insurance Coverage information section.

2

Situation
You currently have a Medicare Supplement with Blue Shield or another carrier and want to transfer to a different Medicare Supplement plan starting on the first day of your birthday month and ending sixty (60) days after your birthday.

Your plan choices
You have an annual open enrollment period, during which you may transfer to any Blue Shield Medicare Supplement plan that offers benefits equal to or lesser than those provided in your current plan. Call Blue Shield at the number on the previous page to see which plans you qualify for.

When to apply
Blue Shield must receive your application starting on the first day of your birthday month and ending sixty (60) days after your birthday.

You must supply this documentation
If you are new to Blue Shield, you must complete the Notice to Applicant Regarding Replacement of Medicare Supplement or Medicare Advantage Coverage, (located in the application). You must provide proof of your current plan type/insurance carrier ID card. If you are an existing Blue Shield member, you must complete the Medicare Supplement Plan Transfer Application. Please call Blue Shield (see phone numbers on the first page of this document) to request the Transfer Application.

3

Situation
You enrolled with one of the following:
- A Medicare Advantage Plan;[3]
- A Medicare Cost Plan or similar organization operating under demonstration project authority before April 1, 1999;
- A healthcare prepayment plan; *or*
- A Medicare Select policy;

and any of the following apply:
- The certification of the organization or plan is being terminated;
- The organization is terminating or discontinuing the plan in the service area in which you reside; *or*
- You are no longer eligible because you moved outside the plan service area.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
If your coverage is being involuntarily terminated,[4] you may submit your application any time after you receive the notice of termination, but no later than sixty-three (63) days after the date coverage is terminated. However, if you are enrolled in a Medicare Advantage Plan, you must apply within one hundred twenty-three (123) days of the date your coverage is terminated.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section (including the end date and reason for coverage ending) of your signed Medicare Supplement plan application.[5] You must provide a copy of the prior coverage termination notice with your name, termination date, and reason or a Certificate of Prior Coverage.

4

Situation
You received notice of termination, or your coverage was terminated from any employer-sponsored health plan, including an employer-sponsored retiree health plan. This includes termination for loss of eligibility due to divorce or death of a spouse.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
Blue Shield must receive your application within six (6) months of the notice of termination, or if no notice is received, within six (6) months of the date your employer-sponsored health coverage ended.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section (including the end date) of your signed Medicare Supplement plan application.[5]

Please supply image of front and back of current carrier ID card.

5

Situation
You enrolled in a Medicare Supplement plan, but you lost coverage because you moved outside the plan's service area.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
Blue Shield must receive your application within six (6) months of the date coverage is terminated.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section of your signed Medicare Supplement plan application. You must also provide documentation to support the reason for termination, and a copy of the prior coverage termination notice with your name, termination date, and reason or a Certificate of Prior Coverage.

6

Situation
During your initial six (6)-month enrollment period for Medicare Part A, you enrolled in a Medicare Advantage Plan,[3] or in a Program of All-Inclusive Care for the Elderly (PACE) provider, and then disenrolled from the plan or program within twelve (12) months of the effective date of that enrollment.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
If you are voluntarily terminating your coverage, you may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section (including the end date) of your signed Medicare Supplement plan application.[5] Include documentation of Medicare Advantage Plan termination.

7

Situation
You were enrolled in a Medicare Supplement plan and subsequently enrolled in a Medicare Advantage Plan[3] or with a PACE provider, *and*:
- Your coverage was involuntarily terminated within twelve (12) months of the effective date of enrollment; *and*
- You then enrolled in another Medicare Advantage Plan or PACE provider plan and disenrolled from that plan within twenty-four (24) months of the effective date with the first plan.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N; *or*
- The Medicare Supplement plan you had previously, if it is still offered for sale by that insurer.

When to apply
If your coverage is being involuntarily terminated, you may submit your application any time after you receive the notice of termination, but no later than sixty-three (63) days after the date coverage is terminated; however, if you are enrolled in a Medicare Advantage Plan, you must apply within one hundred twenty-three (123) days of the date coverage is terminated.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section (including the end date and reason for coverage ending) of your signed Medicare Supplement plan application.

Include documentation (prior ID card or billing statement) of prior Medicare Supplement plan type and prior Medicare Advantage Plans when the application is submitted. Provide Medicare Advantage Plan termination after the application is approved.

8

Situation
You are age 65 or older, are enrolled with a PACE provider, and any of the following situations that permit termination of enrollment apply:
- The certification of the organization is being terminated;
- The organization is terminating or discontinuing services in the service area where you reside;
- You are no longer eligible, because you moved outside the service area;
- The organization substantially violated a material provision of the contract with the Centers for Medicare & Medicaid Services (CMS); *or*
- The organization or its agent materially misrepresented a provision of the program in marketing the contract to you.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
- If your coverage is being involuntarily terminated,[4] you may submit your application any time after you receive the notice of termination, but no later than sixty-three (63) days after the date coverage is terminated.
- If you are voluntarily terminating your coverage, you may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section (including the end date and reason for coverage ending) of your signed Medicare Supplement plan application.

9

Situation
You terminated enrollment in a Medicare Supplement plan and subsequently enrolled, for the first time, in any of the following:
- A Medicare Advantage Plan;[3]
- A Medicare Cost Plan or similar organization operating under demonstration project authority before April 1, 1999;
- A PACE provider; *or*
- A Medicare Select policy.

You then disenrolled within the first 12 months.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N
- The Medicare Supplement plan you had previously, if it is still offered for sale by that insurer.

When to apply
If you are voluntarily terminating your coverage, you may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section (including the end date) of your signed Medicare Supplement plan application.

Include documentation (prior ID card or billing statement) of prior Medicare Supplement plan type when the application is submitted. Provide Medicare Advantage Plan termination after the application is approved.

10

Situation
You terminated enrollment in a Medicare Supplement plan and subsequently enrolled, for the first time, with any of the following:
- A Medicare Advantage Plan;[3]
- A Medicare Cost Plan or similar organization operating under demonstration project authority before April 1, 1999;
- A PACE provider plan; *or*
- A Medicare Select policy.

However, your coverage was involuntarily terminated within twelve (12) months of the effective date of enrollment. You then enrolled in another similar plan and disenrolled from that plan within twenty-four (24) months of the effective date of the first plan.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N; *or*
- The Medicare Supplement plan you had previously, if it is still offered by that issuer.

When to apply
If your coverage is being involuntarily terminated,[4] you may submit your application any time after you receive the notice of termination, but no later than sixty-three (63) days after the date coverage is terminated. However, if you are enrolled in a Medicare Advantage Plan, you must apply within one hundred twenty-three (123) days of the date coverage is terminated.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section (including the name and end date of your three previous carriers) of your signed Medicare Supplement plan application.

Include documentation (prior ID card or billing statement) of prior Medicare Supplement plan type and prior Medicare Advantage Plans when the application is submitted. Provide Medicare Advantage Plan termination after the application is approved.

11

Situation
You enrolled in an employer-sponsored health plan that supplements Medicare, and either of the following apply:
- The plan either terminates or ceases to provide all of those supplemental health benefits to you; *or*
- The employer no longer provides you with insurance that covers all of the payment for the 20% coinsurance.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
You may submit an application to Blue Shield during the guaranteed acceptance period, which starts from the later of the following two dates, and ends sixty-three (63) days after the date coverage is terminated:
- The date you received a notice of termination, or if no notice is received, on the date you received notice denying the claim because of termination of benefits; *or*
- The date coverage is terminated.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section (including the end date and reason for coverage ending) of your signed Medicare Supplement plan application.[5]

Please supply image of front and back of current carrier ID card.

12

Situation
You are a Medicare-eligible military retiree, spouse or dependent, and you lost access to healthcare services because:
- The military base closed;
- The military base no longer offers services; *or*
- You relocated.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
Blue Shield must receive your application within six (6) months of the date you lost access to healthcare services at the military base.

You must supply this documentation
Documentation to support the reason you no longer have access to healthcare services at the military base.

13

Situation
You enrolled in one of the following:
- A Medicare Advantage Plan;[3]
- A Medicare Cost Plan or similar organization operating under demonstration project authority before April 1, 1999;
- A healthcare prepayment plan;
- A Medicare Supplement plan; *or*
- A Medicare Select policy;
  but coverage terminated because you demonstrated:
  – The company substantially violated a material provision of the contract; *or*
  – The company or its agent materially misrepresented a provision of the plan in marketing the contract to you.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
You may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section (including the end date and reason for coverage ending) of your signed Medicare Supplement plan application.[5]

Include a detailed letter describing misrepresentation. If enrolled in a Medicare Advantage Plan, include documentation of termination.

14

Situation
You enrolled in a Blue Shield Medicare Advantage Plan,[3] and Blue Shield either:
- Reduced any of its benefits;
- Increased the amount of cost-sharing or premium; *or*
- Discontinued (for other than quality of care) a contract with a provider currently furnishing services to you.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
You may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.

Blue Shield must obtain this verification
You must terminate the Medicare Advantage Plan[3] after the Medicare Supplement application is approved. Blue Shield will verify Medicare Advantage Plan termination within Blue Shield's eligibility system.

15

Situation
You enrolled in a Medicare Supplement plan, but coverage stopped because:
- The company filed for bankruptcy or is insolvent; *or*
- Of other involuntary termination of coverage under the contract.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
You may submit an application to Blue Shield during the guaranteed acceptance period, which starts from the earlier of the following two dates, and ends sixty-three (63) days after coverage terminates:
- The date you receive notice of termination, bankruptcy, insolvency or other similar notice; *or*
- The date coverage is terminated.

You must supply this documentation
Be sure to complete the Current Insurance Coverage information section of your signed Medicare Supplement plan application. You must provide a copy of the prior coverage termination notice with your name, termination date, and reason or a Certificate of Prior Coverage.

16

Situation
You are enrolled in Medicare Part B and have been notified that because of an increase in your income or assets, you meet one of the following:
- You are no longer eligible for Medi-Cal benefits.
- You are eligible only for Medi-Cal benefits with a share-of-cost (and you certify at the time of application with Blue Shield you have not met the share of the cost).

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply
Blue Shield must receive your application within six (6) months of the notice of termination or notice is issued that your share-of-cost is increasing due to a change in income/assets.

You must supply this documentation
A copy of the notice of termination or the notice that your share-of-cost is increasing due to a change in income/assets from the Medi-Cal Program.

17

Situation

You enrolled in a Medicare Advantage Plan[3] and that plan either:

- Reduced any of its benefits;
- Increased the amount of cost-sharing or premium; or;
- Discontinued (for other than quality of care) a contract with a provider currently furnishing services to you.

In addition, no Medicare Supplement plan is available from that issuer, a subsidiary of the parent company of the issuer, or a network that contracts with the parent company of the issuer.

Your plan choices: Plan A, F Extra,[1] G, G Extra, G Inspire[2] or N

When to apply

You may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.

You must supply this documentation

Be sure to complete the Current Insurance Coverage information section (including the end date) of your signed Medicare Supplement plan application. You must terminate the Medicare Advantage Plan after the Medicare Supplement application is approved.

Please supply image of front and back of current carrier ID card.

Endnotes

1. Plan F Extra is only available to applicants who attained age 65 or first became eligible for Medicare benefits due to disability before January 1, 2020.
2. Plan G Inspire is only available in the following counties: Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba.
3. A Medicare Advantage Plan can be any of the following types: a Health Maintenance Organization (HMO) plan, a Preferred Provider Organization (PPO) plan, a Private Fee-for-Service (PFFS) plan, a Special Needs Plan (SNP), an HMO Point-of-Service Plan (HMOPOS), or a Medical Savings Account plan (MSA).
4. Involuntarily terminated coverage does not include termination for nonpayment of dues, certain disruptive behavior, or if the plan is terminated for all individuals within the service area.
5. Blue Shield reserves the right to request a copy of the prior coverage termination notice with your name and termination date, or a Certificate of Prior Coverage.

Dental plan and package options for Medicare Supplement plan members

Last updated: October 2021

Dental plan options for Medicare Supplement plan members

Blue Shield of California rates effective: July 1, 2021

blue california

Something to smile about

Make the choice, make it Blue Shield

Blue Shield offers two dental plans.

Good reasons to enroll

Dental plan advantages:

- An extensive network of nearly 47,000 general and specialty care dentists in California, and nearly 350,000 nationwide[1]
- Three annual teeth cleanings, annual X-rays, and an oral cancer screening covered at 100% when using network providers
- No waiting period for dental checkups, cleanings, fillings, X-rays, or basic services[2]
- A wide range of major restorative dental services and procedures, including crowns, endodontics, periodontics, oral surgery, and prosthetics

Adults age 60 and older have a greater risk of cavities.

The average age of people diagnosed with mouth cancer is 62, according to the American Cancer Society. Because mouth cancer develops without causing pain, early detection is essential. **Our dental PPO plans cover 100% of the cost of an oral cancer screening.**[3]

Get covered

With Blue Shield's dental plans, you have a choice of coverage that may fit your needs.

Monthly rates effective July 1, 2021:		
	Dental PPO 1500	**Dental PPO 1000**
Individual	$51.30	$35.00

Did you know?

You may be surprised to learn that more than 90% of all common diseases have oral symptoms.[4]

Whether you need treatment or just want preventive care, it's never too late to get on track and choose Blue Shield dental coverage to help maintain your overall health.

As we get older and take more medications, we can sometimes forget what those medications are. Something as simple as aspirin – a blood thinner – can end up causing bleeding during and after a dental procedure. **Make sure your dentist has your full medical history and list of medications.**

Choose from two dental plans

With a Blue Shield dental plan, you'll have the freedom to choose any provider you want, but you will save more when you choose a provider in your plan's network. For more details, please refer to the following dental plan charts.

Dental PPO highlights matrix

The following information is intended to help you compare coverage benefits, and is a summary only. You should consult the *Dental PPO 1000 and Dental PPO 1500 Evidence of Coverage* and *Health Service Agreement* for a detailed description of coverage benefits and limitations.

Dental PPO highlights				
	DPPO 1500		**DPPO 1000**	
Calendar-year deductible (per member)	$50/person		$75/person	
Calendar-year maximum	$1,500 ($1,000 may be used for non-network dentist)[5]		$1,000 ($750 may be used for non-network dentist)[5]	
Service	**With network dentist**	**With non-network dentist,[6] Blue Shield pays:**	**With network dentist**	**With non-network dentist,[6] Blue Shield pays:**
Diagnostic and preventive care (not subject to plan deductibles with network dentists; includes an oral cancer screening, routine oral exams, X-rays, and three annual cleanings)	100%	80%	100%	50%
Basic services (includes anesthesia, palliative treatment, and restorative dentistry)	80%	70%	50%	50%
Major services[2] 12-month waiting period for DPPO 1500 and 6-month waiting period for DPPO 1000 (includes crown buildups, endodontics, periodontics, oral surgery, crowns, prosthetics, inlays, onlays, jacket, posts and cores, and veneers)	50%	50%	50%	50%

Household Savings Program

If you are enrolled in a Medicare Supplement plan with household savings, you may enjoy the convenience of a single bill for you and your other household member. Keep the same convenience when you choose your dental plan by matching your dental plan enrollment with your Medicare Supplement plan enrollment. You and your other household member need to select and enroll in the same dental plan.*

Become a member today!

If you are applying to become a Medicare Supplement plan member, you can sign up for a Blue Shield dental plan at the same time by selecting a plan on the Medicare Supplement plan application. If you're already a Blue Shield Medicare Supplement plan subscriber or if you are only interested in our dental plans, please fill out a separate application.

If you have questions, contact your Blue Shield agent today or call toll-free **(877) 890-7587** (TTY: **711**), 8am to 8pm, 7 days a week from October 1 through March 31 and 8am to 8pm, Monday through Friday, from April 1 to September 30.

To find a dentist, or to see if your dentist is in our network, visit **blueshieldca.com** and click *Find a Doctor*. Or, for a list of dentists, call **(888) 679-8928**.

Implants, crowns, and dentures can make dental care for seniors costly. Start planning for dental care before retirement and take care of your teeth.

* Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed along to the subscriber. Households Savings Program does not apply to Plan N.

Endnotes

1 Dental providers in and out of California are available through a contracted dental plan administrator.

2 Dental PPO 1500 plan members have a 12-month waiting period, and Dental PPO 1000 dental plan members have a 6-month waiting period for major restorative services and procedures (such as crowns, endodontics, periodontics, oral surgery, and removable or fixed prosthetics). The waiting period may be waived with proof of prior comprehensive coverage.

3 "Oral Cancer Screening", https://www.mayoclinic.org/tests-procedures/oral-cancer-screening/about/pac-20394802, Mayo Clinic, 2020

4 "Oral Health Conditions", https://www.cdc.gov/oralhealth/conditions/index.html , CDC, 2020

5 Each calendar year, the member is responsible for all charges incurred after the plan has paid these amounts for covered dental services.

6 The coinsurance percentage indicated is a percentage of allowed amounts that we pay to providers. Non-network providers can charge more than our allowable amount. When members use non-network providers, they must pay the applicable copayment/coinsurance plus any amount that exceeds our allowable amount. Charges in excess of the allowable amount do not count toward the calendar-year deductible or copayment maximum.

To find a dentist, or to see if your dentist is in our network, visit **blueshieldca.com** and click on *Find a Doctor*. For a list of dentists, call **(888) 679-8928**.

blue california

Application for
Blue Shield of California Medicare Supplement plans

blue california

Here's how to apply

1 Provide ALL requested information and print clearly in all capital letters in black ink.

2 Sign and date in all places indicated.

3 Within 30 days of your signature date, please submit your completed application to:
Fax: (844) 266-1850 **Email**: msinstall@blueshieldca.com
Mail: Medicare Supplement Installation
P.O. Box 3008
Lodi, CA 95241-1912

4 It is required that a signed copy of this contract is made for your records. Be sure to keep the second copy of this application with all other important Blue Shield of California documents and information.

If you are a current member interested in transferring to a Medicare Supplement plan of equal or lesser value outside your enrollment period or to a richer benefit plan at any time, you must complete this application.

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.

Personal information

First name	Middle initial	Last name

Home address

City	State	ZIP

Phone number	(optional) ☐ Landline ☐ Cell	Alternate phone number (optional)	(optional) ☐ Landline ☐ Cell

Email address (Required for electronic communications)	Communication preference ☐ Electronic ☐ Paper

Go paperless! Please watch for an email with a link which will allow you to register your account, customize your communication preferences, and access your digital ID card and benefit information.

I agree that Blue Shield and its affiliated entities and agents may communicate with me about my account and various health and wellness programs available to me, and other promotional information that may benefit me and my dependents, including by phone or text to the numbers I have listed on this form, using an auto-dialer or artificial or prerecorded voice; standard data rates apply. ☐ Yes ☐ No

Participation is voluntary and you can opt-out at any time, for more information visit blueshieldca.com/terms.

Mailing address (if different from above)

City	State	ZIP

Billing address (if different from above)

City	State	ZIP

Gender: ☐ Male ☐ Female ☐ Non-binary	Date of birth ___ ___ – ___ ___ – ___ ___ ___ ___ Month Day Year

Medicare Beneficiary Identification (MBI) number

I'm entitled to:

Hospital (Part A) effective date
___ ___ – ___ ___ – ___ ___ ___ ___
Month Day Year

Medicare (Part B) effective date
___ ___ – ___ ___ – ___ ___ ___ ___
Month Day Year

Please check the plan type you are applying for:
☐ A ☐ F Extra ☐ G
☐ G Extra ☐ N ☐ G Inspire*

Requested effective date: The 1st day of
___ ___ – ___ ___ ___ ___
Month Year

Language preference
☐ English ☐ Spanish ☐ Chinese ☐ Other

Are you currently a Blue Shield of California member?
☐ Yes ☐ No

If Yes, please provide member ID number

Household Savings Program[1]

If you and the other member of your household are age 65 or older and both members have, or are applying for the same plan (including any dental plans), you may be eligible for a 7% monthly savings on your combined medical plan dues when **both members are enrolled in the same eligible plan. Both members must share the same home and mailing addresses.** Tobacco users are not eligible for the Household Savings Program.

Is the other member of your household enrolled in, or applying for, the **same** Blue Shield Medicare Supplement plan that you are applying for and share both addresses? ☐ Yes ☐ No

If Yes, please provide the other household member

Name

Medicare Beneficiary Identification (MBI) number

Blue Shield Medicare Supplement plan member ID (if available)

Please provide other household member's authorization to cancel their separate Blue Shield contract and enroll under the primary subscriber's agreement for the Household Savings Program by having the other household member sign below:

Signature of individual listed above: _____ Date: _____

Each individual must complete their own application if not already a current member. If both members are either new enrollees or existing enrollees, the subscriber is determined based on which application is enrolled first. Otherwise, the existing member already enrolled on the requested plan type will be designated as the subscriber. The subscriber is responsible for payment of dues/premiums to Blue Shield and only the subscriber can make changes to the contract/policy. When enrolled under the Household Savings Program, Blue Shield will also accept payment of dues/premiums from the other household member enrolled on the plan. Billing information and amounts due can/will be shared with both parties enrolled on the plan when calling Customer Care.

Dental PPO plans

Dental plans for Medicare Supplement plan members.
Please see the page on **blueshieldca.com/MedSuppDental2022** for more information.

To sign up for Blue Shield dental coverage, select a plan below:
Dental plan options (check one): ☐ Dental PPO 1000 ☐ Dental PPO 1500 ☐ No dental plan

You can save $3 each month for the first six months on your dental plan rates if you enroll in a dental plan **at the same time** you enroll in any Blue Shield Medicare Supplement plan.[1]

Conditions of coverage

- Dental benefits aren't subject to health plan deductible requirements.
- If your dental coverage is cancelled for any reason (by you or by Blue Shield), you may apply for reenrollment, but you will have to wait six months to reapply.

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

* Plan G Inspire is available in select counties. Please see your Summary of Benefits for eligible counties.

Current insurance coverage information (required for all submissions)

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare Supplement insurance contract, or that you had certain rights to buy such a contract, you may be eligible for guaranteed acceptance in one or more of our Medicare Supplement plans. The Blue Shield Guaranteed Acceptance Guide describes the different situations in which you may be eligible for guaranteed issue of a Medicare Supplement plan. It is important to note that the time period of eligibility for guaranteed issuance may vary by situation, and you must apply within this time period to be eligible for guaranteed acceptance.

I believe I qualify for guaranteed acceptance based on situation number _____.

If you think you qualify for guaranteed acceptance, please write the number of the qualifying situation, as described in the Blue Shield Guaranteed Acceptance Guide included in the enrollment kit or visit **blueshieldca.com/medicareoptions**, in the space below. Then attach proof of prior coverage as a separate sheet, and sign and date the sheet.

If applying for guaranteed acceptance under situation No. 2 on the Blue Shield Guaranteed Acceptance Guide, please complete the Notice of Replacement of Coverage form on the next page and submit with your completed enrollment application.

Please include a copy of the front and back of your current carrier ID card. Please also include a copy of the notice from your prior insurer with your application.

Please answer all questions to the best of your knowledge. (Please mark Yes or No below with an X.)

1	☐ Yes ☐ No	a. Did you turn 65 years of age in the last six months?
	☐ Yes ☐ No	b. Did you enroll in Medicare Part B in the last six months?
		c. If Yes, what is the effective date? _____
2	☐ Yes ☐ No	Are you covered for medical assistance through California's Medi-Cal program? NOTE TO APPLICANT: If you have a share of cost under the Medi-Cal program, please answer NO to this question.
	If Yes, ☐ Yes ☐ No	a. Will Medi-Cal pay your premiums for this Medicare Supplement plan contract?
	☐ Yes ☐ No	b. Do you receive benefits from Medi-Cal OTHER THAN payments toward your Medicare Part B premium?
3	☐ Yes ☐ No	a. Have you had coverage from any Medicare plan other than Original Medicare within the past 63 days (for example, a Medicare Advantage plan or a Medicare HMO or PPO)? If yes, fill in your start and end dates below. If you are still covered under this plan, leave the "END" blank. Start _____ Carrier name: _____ Plan type: _____ End _____ Reason for coverage ending: _____
	If Yes, ☐ Yes ☐ No	b. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement plan contract?
	☐ Yes ☐ No	c. Was this your first time in this type of Medicare plan?
	☐ Yes ☐ No	d. Did you drop a Medicare Supplement plan contract to enroll in the Medicare plan?
4	☐ Yes ☐ No	a. Do you have another Medicare Supplement plan policy or certificate or contract in force? b. If so, with what company? _____ What plan do you have? _____
	☐ Yes ☐ No	c. If so, do you intend to replace your current Medicare Supplement plan policy or certificate with this contract? If you answered yes, please complete the notice on the next page.
5	☐ Yes ☐ No	Have you had coverage under any other health insurance within the past 63 days (for example, an employer, union, or individual plan)? a. If so, what companies and what kind of policy? Carrier name: _____ Carrier phone No.: _____ Plan type: _____ Current ID No.: _____ b. What are your dates of coverage under the other policy? (If you are still covered under this plan, leave the "END" blank.) Start _____ End _____
6	☐ Yes ☐ No	Are you under age 65?
	If Yes, ☐ Yes ☐ No	a. Do you have end-stage renal disease?

You may contact the California Health Insurance Counseling and Advocacy Program (HICAP) for guidance. HICAP provides health insurance counseling for California senior citizens. Call HICAP toll-free at (800) 434-0222 for a referral to your local HICAP office. HICAP is a service provided free of charge by the state of California.

A rate guide is available that compares the policies sold by different insurers. You can obtain a copy of this rate guide by calling the Department of Managed Health Care's consumer toll-free telephone number (1-888-466-2219), by calling the Health Insurance Counseling and Advocacy Program (HICAP) toll-free telephone number (1-800-434-0222), or by accessing the Department of Managed Health Care's website (www.dmhc.ca.gov).

Notice to applicant regarding replacement of medicare supplement or medicare advantage coverage

According to question four on the previous page, you intend to lapse or otherwise terminate an existing Medicare Supplement policy or contract or Medicare Advantage plan and replace it with a contract to be issued by Blue Shield. Your contract to be issued by Blue Shield will provide 30 days within which you may decide without cost whether you desire to keep the contract. You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. Terminate your present policy or plan contract only if, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision.

Statement to applicant by plan, solicitor, solicitor firm or other representative:

1	I have reviewed your current medical or health coverage. To the best of my knowledge, the replacement of coverage involved in this transaction does not duplicate coverage or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan. The replacement contract is being purchased for the following reason (check one): ☐ Additional benefits ☐ No change in benefits, but lower premiums or charges ☐ Fewer benefits and lower premiums or charges ☐ Plan has outpatient prescription drug coverage and applicant is enrolled in Medicare Part D ☐ Disenrollment from a Medicare Advantage plan. Reasons for disenrollment: _____ ☐ Other (please specify): _____
2	If the issuer of the Medicare supplement contract being applied for does not impose, or is otherwise prohibited from imposing, preexisting condition limitations, please skip to statement 3 below. Health conditions that you may presently have (preexisting conditions) may not be immediately or fully covered under the new contract. This could result in denial or delay of a claim for benefits under the new contract, whereas a similar claim might have been payable under your present contract.
3	State law provides that your replacement Medicare Supplement contract may not contain new preexisting conditions, waiting periods, elimination periods, or probationary periods. The plan will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods or probationary periods in the new coverage for similar benefits to the extent that time was spent (depleted) under the original contract.
4	If you still wish to terminate your present policy or contract and replace it with new coverage, be certain to truthfully and completely answer any and all questions on the application concerning your medical and health history. Failure to include all material medical information on an application requesting that information may provide a basis for the plan to deny any future claims and to refund your prepaid or periodic payment as though your contract had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.
5	**Do not cancel your present Medicare Supplement coverage until you have received your new contract and are sure you want to keep it.**

Terms, conditions, and authorizations

Information regarding Medicare Supplement plan coverage: Before you apply, it's important that you read the following information, then sign and date at the end of this application.

1	You do not need more than one Medicare Supplement plan policy or contract.
2	If you purchase this contract, you may want to evaluate your existing health coverage to decide if you need multiple coverage.
3	You may be eligible for benefits under Medi-Cal or Medicaid, and may not need a Medicare Supplement plan contract.

4	If after purchasing this contract you become eligible for Medi-Cal, the benefits and premiums under your Medicare Supplement plan contract can be suspended, if requested, during your entitlement to benefits under Medi-Cal or Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medi-Cal or Medicaid. If you are no longer entitled to Medi-Cal or Medicaid, your suspended Medicare Supplement plan contract (or if that is no longer available, a substantially equivalent contract) will be reinstituted if requested within 90 days of losing Medi-Cal or Medicaid eligibility. If the Medicare Supplement plan contract provided coverage for outpatient prescription drugs, and you enrolled in Medicare Part D while your contract was suspended, the reinstituted contract will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
5	If you are eligible for, and have enrolled in, a Medicare Supplement plan contract by reason of disability, and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement plan contract can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare Supplement plan contract under these circumstances and later lose your employer or union-based group health plan, your suspended Medicare Supplement plan contract (or if that is no longer available, a substantially equivalent contract) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement plan contract provided coverage for outpatient prescription drugs, and you enrolled in Medicare Part D while your contract was suspended, the reinstituted contract will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
6	Counseling services are available in California to provide advice concerning your purchase of Medicare Supplement plan coverage and concerning medical assistance through the Medi-Cal program, including your benefits as a qualified Medicare beneficiary (QMB) and a specified low-income Medicare beneficiary (SLMB). You may obtain information regarding counseling services from the State Department of Aging.
7	Receiving materials and communications electronically versus print: You may receive required benefit plan and coverage-related materials and communications via email and/or the Blue Shield website blueshieldca.com, as applicable. Obtaining a document electronically will confirm your consent to electronic delivery. You also have the right to obtain printed, mailed materials at any time and at no expense to you. To receive printed materials in the mail, to opt out of email communications, please call **(800) 248-2341 TTY: 711** 8 a.m. - 8 p.m., seven days a week, year-round..
Conditions of membership	
1	I understand this application and the Statement of Health, if applicable, together with the *Evidence of Coverage and Health Service Agreement* and any endorsements, appendices, and attachments thereto, will collectively constitute the entire agreement for coverage.
2	I will not receive coverage from Blue Shield unless Blue Shield's Underwriting Department approves this application. Blue Shield is not liable for bills incurred before the effective date of coverage.
3	Only Blue Shield can approve this application. I understand that any insurance agent, broker, or sales representative cannot grant approval, change terms, or waive requirements.
4	I acknowledge receipt of the • Summary of Benefits • Rate table • The Guide to Health Insurance for People with Medicare • a copy of this application. With my signature below, I represent that the information provided in this application is complete and accurate to the best of my knowledge, and I understand and agree to the terms and conditions of coverage, the Household Savings Program, and the authorizations I have provided. I have read the Summary of Benefits and the terms, conditions, and authorizations set forth above. I certify that I meet the eligibility requirements set forth in the Summary of Benefits. I alone am responsible for the accuracy and completeness of this application and have answered all questions to the best of my knowledge and belief. I understand that I will not be eligible for coverage if any information is false or incomplete, and that coverage may be revoked based on such finding.

Applicant's signature	**Date**

Producer information (for producer use only, if applicable):

A producer who assists an applicant or applicants in submitting an application to a health plan or insurer has a duty to assist the applicant(s) in providing answers to health questions accurately and completely.

This attestation must be completed by the producer and submitted with each Blue Shield Medicare Supplement plan application. This form is available for use with Medicare Supplement plan applications not containing a producer attestation with these questions and shall become part of the original application.

Review and select one of the following:

☐ I did not assist the applicant/applicants in any way in completing or submitting this application. All information was completed by the applicant(s) with no assistance or advice of any kind from me.

☐ I assisted the applicant/applicants in submitting this application. All information in the health questionnaire was provided by them. I advised the applicant(s) that they should answer all questions completely and truthfully and that no information requested on the application should be withheld. I explained that, if information is withheld, that could result in their coverage being cancelled later. The applicant(s) indicated to me that they understood these instructions and warnings. To the best of my knowledge, the information on the application is complete and accurate. I understand that, if any portion of this statement by me is false, I may be subject to civil penalties of up to $10,000.

Notice: Please ensure each part of the application is complete. In the event of missing or incomplete information, Blue Shield may contact your applicant directly to obtain complete information.

Agency name (please print appointed agency name)		Agency ID No. (please print agency ID)
Producer (writing agent) name (required) (please print writing agent name)		Producer (writing agent) NPN or TIN (one required)
Producer email address	Producer fax number	Producer phone number
Producer's signature (required)	**Print name**	**Today's date (required)**

Applicant's statement of health

Blue Shield does not collect or use genetic information in Underwriting. No genetic information, including family medical history, and no information related to HIV testing should be provided.

If you qualify for guaranteed acceptance, do not complete this section. (See the Guaranteed Acceptance Guide for qualifying information.) Otherwise, please answer Yes or No to each of the following questions:

1	Have you, within the past five years, received treatment or been hospitalized for any of the conditions listed below? If Yes, please explain the condition and indicate the date of treatment at the end of this section.	
	☐ Yes ☐ No	a. Brain or nervous system disorders such as multiple sclerosis, Parkinson's disease, Huntington's chorea, dementia, Alzheimer's, paralysis, stroke, etc.
	☐ Yes ☐ No	b. Respiratory system disorders such as chronic obstructive lung disease, emphysema, cystic fibrosis, etc.
	☐ Yes ☐ No	c. Cardiovascular disorders such as heart disease, high blood pressure, angina, coronary artery disease, clotting disorders, etc.
	☐ Yes ☐ No	d. Gastrointestinal disorders such as liver cirrhosis, hepatitis, ulcerative colitis, etc.
	☐ Yes ☐ No	e. Musculoskeletal system disorders such as rheumatoid arthritis, herniated or bulging discs, etc.
	☐ Yes ☐ No	f. Metabolic disorders such as diabetes, gout, thyroid or adrenal disorders, hormone or growth hormone deficiencies, etc., or immune system disorders such as lupus, Raynaud's, acquired immune deficiency syndrome (AIDS), AIDS-related complex (ARC), including evaluation for treatment with AZT, HIVID, or pentamidine therapy.*
	☐ Yes ☐ No	g. Cancer or malignant tumors.
	☐ Yes ☐ No	h. Have you received treatment or been hospitalized for any other condition than those listed above?
2	☐ Yes ☐ No	Do you have a pacemaker or artificial heart valve, or have you had transplant surgery or heart surgery such as angioplasty or bypass? If Yes, please explain the condition and indicate the date of treatment at the end of this section.

3	☐ Yes ☐ No	Have you been bed-ridden or confined to a hospital, nursing home, convalescent hospital, or other institution within the past three years? If Yes, please explain the confinement and indicate the date of confinement at the end of this section.
4	☐ Yes ☐ No	Are you currently taking medication? If Yes, please list at the end of this section all medications you are currently taking, and the condition for which the medication is prescribed.
5	☐ Yes ☐ No	Have you used any tobacco-related products in the last 24 months?

If you answered Yes to any of the above questions, please provide additional information and dates associated with the condition, as well as current status of the condition. If additional space is required, please use additional sheets as necessary, and sign and date each sheet.

Condition	**Date**	**Explanation/current status**
		Medication(s) for this condition? ☐ Yes ☐ No Name(s) and dosage:
		Medication(s) for this condition? ☐ Yes ☐ No Name(s) and dosage:

* California law prohibits an HIV test from being required or used by healthcare service plans as a condition of obtaining coverage.

I alone am responsible for the accuracy and completeness of the information provided in this application. I have personally reviewed all information provided on this application. To the best of my knowledge and belief, all information on this application, including all information provided in the Statement of Health section, is accurate, true, and complete. I understand that coverage may be cancelled or rescinded if Blue Shield determines that information on this application is materially inaccurate, not true, or incomplete. I further understand that I must provide Blue Shield with any new information that arises after the submission of this application but before my enrollment with Blue Shield begins.

Signature†	**Date**

† Your signature is required in this section only if completing the Statement of Health.

Authorization for release of medical information

By signing below, you are authorizing the release of your healthcare information by a healthcare provider, insurer, insurance support organization, health plan, or your insurance agent, to Blue Shield of California for the purpose of reviewing your application for Blue Shield coverage.

Further, by signing below you are authorizing Blue Shield to disclose such healthcare information to a healthcare provider, insurer, self-insurer, insurance support organization, health plan, or your insurance agent for the purpose of investigating or valuating any claim for benefits.

You have the right to refuse to sign this authorization. However, Blue Shield has the right to condition your eligibility for coverage and enrollment determinations if you choose not to sign the authorization below unless you qualify for enrollment on the basis of guaranteed acceptance.

You are entitled to a copy of this authorization after you sign it.

Expiration: This authorization will remain valid until 1) for 30 months from the date of this authorization for the purposes of processing your application, processing a request for reinstatement, or processing a request for a change in benefits; 2) for as long as may be necessary for processing of claims incurred during the term of coverage; and 3) for the term of coverage for all other activities under the health services agreement/policy.

Right to revoke: I understand that I may revoke this authorization at any time by giving written notice of my revocation to Blue Shield. I understand that revocation of this authorization will not affect any action Blue Shield has taken in reliance on this authorization prior to receiving my written notice of revocation.

If you qualify for guaranteed acceptance, do not sign this release. (See the Guaranteed Acceptance Guide for qualifying information.)

Signature	**Date**

Payment information

To determine the monthly dues amount, refer to Blue Shield's rate tables included in the enrollment kit or visit **blueshieldca.com/MedSupp2022**. If you are not approved, Blue Shield will refund your payment amount. If your application is approved, you will receive a monthly bill indicating the amount and the date your next payment is due. Blue Shield will also send you an approval letter, an *Evidence of Coverage and Health Service Agreement*, and a member identification card as proof of approval.

Save $3 a month by paying dues through automatic monthly debit from your checking or savings account using our AutoPay program[1]. **To enroll, after receiving and paying for your first bill, register for and log into your Blue Shield account at blueshieldca.com and access the Billing and Payment tab.** You may also call Customer Care at **(800) 248-2341** TTY: **711** 8 a.m. - 8 p.m., seven days a week, year-round. Requests to enroll in the AutoPay program may take up to two billing cycles for completion. Members should pay all paper bills received until an email confirming registration in the AutoPay program is received.

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

Application for
Blue Shield of California Medicare Supplement plans

blue california

Here's how to apply

1 Provide ALL requested information and print clearly in all capital letters in black ink.

2 Sign and date in all places indicated.

3 Within 30 days of your signature date, please submit your completed application to:
Fax: (844) 266-1850 **Email**: msinstall@blueshieldca.com
Mail: Medicare Supplement Installation
P.O. Box 3008
Lodi, CA 95241-1912

4 It is required that a signed copy of this contract is made for your records. Be sure to keep the second copy of this application with all other important Blue Shield of California documents and information.

If you are a current member interested in transferring to a Medicare Supplement plan of equal or lesser value outside your enrollment period or to a richer benefit plan at any time, you must complete this application.

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.

Personal information

First name	Middle initial	Last name

Home address

City	State	ZIP

Phone number	(optional) ☐ Landline ☐ Cell	Alternate phone number (optional)	(optional) ☐ Landline ☐ Cell

Email address (Required for electronic communications)	Communication preference ☐ Electronic ☐ Paper

Go paperless! Please watch for an email with a link which will allow you to register your account, customize your communication preferences, and access your digital ID card and benefit information.

I agree that Blue Shield and its affiliated entities and agents may communicate with me about my account and various health and wellness programs available to me, and other promotional information that may benefit me and my dependents, including by phone or text to the numbers I have listed on this form, using an auto-dialer or artificial or prerecorded voice; standard data rates apply. ☐ Yes ☐ No

Participation is voluntary and you can opt-out at any time, for more information visit blueshieldca.com/terms.

Mailing address (if different from above)

City	State	ZIP

Billing address (if different from above)

City	State	ZIP

Gender: ☐ Male ☐ Female ☐ Non-binary	Date of birth ___ ___ – ___ ___ – ___ ___ ___ ___ Month Day Year

Medicare Beneficiary Identification (MBI) number

I'm entitled to:

Hospital (Part A) effective date
___ ___ – ___ ___ – ___ ___ ___ ___
Month Day Year

Medicare (Part B) effective date
___ ___ – ___ ___ – ___ ___ ___ ___
Month Day Year

Please check the plan type you are applying for:
☐ A ☐ F Extra ☐ G
☐ G Extra ☐ N ☐ G Inspire*

Requested effective date: The 1st day of
___ ___ – ___ ___ ___ ___
Month Year

Language preference
☐ English ☐ Spanish ☐ Chinese ☐ Other

Are you currently a Blue Shield of California member?
☐ Yes ☐ No

If Yes, please provide member ID number

Household Savings Program[1]

If you and the other member of your household are age 65 or older and both members have, or are applying for the same plan (including any dental plans), you may be eligible for a 7% monthly savings on your combined medical plan dues when **both members are enrolled in the same eligible plan. Both members must share the same home and mailing addresses.** Tobacco users are not eligible for the Household Savings Program.

Is the other member of your household enrolled in, or applying for, the **same** Blue Shield Medicare Supplement plan that you are applying for and share both addresses? ☐ Yes ☐ No

If Yes, please provide the other household member

Name

Medicare Beneficiary Identification (MBI) number

Blue Shield Medicare Supplement plan member ID (if available)

Please provide other household member's authorization to cancel their separate Blue Shield contract and enroll under the primary subscriber's agreement for the Household Savings Program by having the other household member sign below:

Signature of individual listed above: _____ Date: _____

Each individual must complete their own application if not already a current member. If both members are either new enrollees or existing enrollees, the subscriber is determined based on which application is enrolled first. Otherwise, the existing member already enrolled on the requested plan type will be designated as the subscriber. The subscriber is responsible for payment of dues/premiums to Blue Shield and only the subscriber can make changes to the contract/policy. When enrolled under the Household Savings Program, Blue Shield will also accept payment of dues/premiums from the other household member enrolled on the plan. Billing information and amounts due can/will be shared with both parties enrolled on the plan when calling Customer Care.

Dental PPO plans

Dental plans for Medicare Supplement plan members.
Please see the page on **blueshieldca.com/MedSuppDental2022** for more information.

To sign up for Blue Shield dental coverage, select a plan below:
Dental plan options (check one): ☐ Dental PPO 1000 ☐ Dental PPO 1500 ☐ No dental plan

You can save $3 each month for the first six months on your dental plan rates if you enroll in a dental plan **at the same time** you enroll in any Blue Shield Medicare Supplement plan.[1]

Conditions of coverage

- Dental benefits aren't subject to health plan deductible requirements.
- If your dental coverage is cancelled for any reason (by you or by Blue Shield), you may apply for reenrollment, but you will have to wait six months to reapply.

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

* Plan G Inspire is available in select counties. Please see your Summary of Benefits for eligible counties.

Current insurance coverage information (required for all submissions)

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare Supplement insurance contract, or that you had certain rights to buy such a contract, you may be eligible for guaranteed acceptance in one or more of our Medicare Supplement plans. The Blue Shield Guaranteed Acceptance Guide describes the different situations in which you may be eligible for guaranteed issue of a Medicare Supplement plan. It is important to note that the time period of eligibility for guaranteed issuance may vary by situation, and you must apply within this time period to be eligible for guaranteed acceptance.

I believe I qualify for guaranteed acceptance based on situation number _____.

If you think you qualify for guaranteed acceptance, please write the number of the qualifying situation, as described in the Blue Shield Guaranteed Acceptance Guide included in the enrollment kit or visit **blueshieldca.com/medicareoptions**, in the space below. Then attach proof of prior coverage as a separate sheet, and sign and date the sheet.

If applying for guaranteed acceptance under situation No. 2 on the Blue Shield Guaranteed Acceptance Guide, please complete the Notice of Replacement of Coverage form on the next page and submit with your completed enrollment application.

Please include a copy of the front and back of your current carrier ID card. Please also include a copy of the notice from your prior insurer with your application.

Please answer all questions to the best of your knowledge. (Please mark Yes or No below with an X.)

1	☐ Yes ☐ No	a. Did you turn 65 years of age in the last six months?
	☐ Yes ☐ No	b. Did you enroll in Medicare Part B in the last six months?
		c. If Yes, what is the effective date? _____
2	☐ Yes ☐ No	Are you covered for medical assistance through California's Medi-Cal program? NOTE TO APPLICANT: If you have a share of cost under the Medi-Cal program, please answer NO to this question.
	If Yes, ☐ Yes ☐ No	a. Will Medi-Cal pay your premiums for this Medicare Supplement plan contract?
	☐ Yes ☐ No	b. Do you receive benefits from Medi-Cal OTHER THAN payments toward your Medicare Part B premium?
3	☐ Yes ☐ No	a. Have you had coverage from any Medicare plan other than Original Medicare within the past 63 days (for example, a Medicare Advantage plan or a Medicare HMO or PPO)? If yes, fill in your start and end dates below. If you are still covered under this plan, leave the "END" blank. Start _____ Carrier name: _____ Plan type: _____ End _____ Reason for coverage ending: _____
	If Yes, ☐ Yes ☐ No	b. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement plan contract?
	☐ Yes ☐ No	c. Was this your first time in this type of Medicare plan?
	☐ Yes ☐ No	d. Did you drop a Medicare Supplement plan contract to enroll in the Medicare plan?
4	☐ Yes ☐ No	a. Do you have another Medicare Supplement plan policy or certificate or contract in force? b. If so, with what company? _____ What plan do you have? _____
	☐ Yes ☐ No	c. If so, do you intend to replace your current Medicare Supplement plan policy or certificate with this contract? If you answered yes, please complete the notice on the next page.
5	☐ Yes ☐ No	Have you had coverage under any other health insurance within the past 63 days (for example, an employer, union, or individual plan)? a. If so, what companies and what kind of policy? Carrier name: _____ Carrier phone No.: _____ Plan type: _____ Current ID No.: _____ b. What are your dates of coverage under the other policy? (If you are still covered under this plan, leave the "END" blank.) Start _____ End _____
6	☐ Yes ☐ No	Are you under age 65?
	If Yes, ☐ Yes ☐ No	a. Do you have end-stage renal disease?

You may contact the California Health Insurance Counseling and Advocacy Program (HICAP) for guidance. HICAP provides health insurance counseling for California senior citizens. Call HICAP toll-free at (800) 434-0222 for a referral to your local HICAP office. HICAP is a service provided free of charge by the state of California.

A rate guide is available that compares the policies sold by different insurers. You can obtain a copy of this rate guide by calling the Department of Managed Health Care's consumer toll-free telephone number (1-888-466-2219), by calling the Health Insurance Counseling and Advocacy Program (HICAP) toll-free telephone number (1-800-434-0222), or by accessing the Department of Managed Health Care's website (www.dmhc.ca.gov).

Notice to applicant regarding replacement of medicare supplement or medicare advantage coverage

According to question four on the previous page, you intend to lapse or otherwise terminate an existing Medicare Supplement policy or contract or Medicare Advantage plan and replace it with a contract to be issued by Blue Shield. Your contract to be issued by Blue Shield will provide 30 days within which you may decide without cost whether you desire to keep the contract. You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. Terminate your present policy or plan contract only if, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision.

Statement to applicant by plan, solicitor, solicitor firm or other representative:

1	I have reviewed your current medical or health coverage. To the best of my knowledge, the replacement of coverage involved in this transaction does not duplicate coverage or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan. The replacement contract is being purchased for the following reason (check one): ☐ Additional benefits ☐ No change in benefits, but lower premiums or charges ☐ Fewer benefits and lower premiums or charges ☐ Plan has outpatient prescription drug coverage and applicant is enrolled in Medicare Part D ☐ Disenrollment from a Medicare Advantage plan. Reasons for disenrollment: _____ ☐ Other (please specify): _____
2	If the issuer of the Medicare supplement contract being applied for does not impose, or is otherwise prohibited from imposing, preexisting condition limitations, please skip to statement 3 below. Health conditions that you may presently have (preexisting conditions) may not be immediately or fully covered under the new contract. This could result in denial or delay of a claim for benefits under the new contract, whereas a similar claim might have been payable under your present contract.
3	State law provides that your replacement Medicare Supplement contract may not contain new preexisting conditions, waiting periods, elimination periods, or probationary periods. The plan will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods or probationary periods in the new coverage for similar benefits to the extent that time was spent (depleted) under the original contract.
4	If you still wish to terminate your present policy or contract and replace it with new coverage, be certain to truthfully and completely answer any and all questions on the application concerning your medical and health history. Failure to include all material medical information on an application requesting that information may provide a basis for the plan to deny any future claims and to refund your prepaid or periodic payment as though your contract had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.
5	**Do not cancel your present Medicare Supplement coverage until you have received your new contract and are sure you want to keep it.**

Terms, conditions, and authorizations

Information regarding Medicare Supplement plan coverage: Before you apply, it's important that you read the following information, then sign and date at the end of this application.

1	You do not need more than one Medicare Supplement plan policy or contract.
2	If you purchase this contract, you may want to evaluate your existing health coverage to decide if you need multiple coverage.
3	You may be eligible for benefits under Medi-Cal or Medicaid, and may not need a Medicare Supplement plan contract.

4	If after purchasing this contract you become eligible for Medi-Cal, the benefits and premiums under your Medicare Supplement plan contract can be suspended, if requested, during your entitlement to benefits under Medi-Cal or Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medi-Cal or Medicaid. If you are no longer entitled to Medi-Cal or Medicaid, your suspended Medicare Supplement plan contract (or if that is no longer available, a substantially equivalent contract) will be reinstituted if requested within 90 days of losing Medi-Cal or Medicaid eligibility. If the Medicare Supplement plan contract provided coverage for outpatient prescription drugs, and you enrolled in Medicare Part D while your contract was suspended, the reinstituted contract will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
5	If you are eligible for, and have enrolled in, a Medicare Supplement plan contract by reason of disability, and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement plan contract can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare Supplement plan contract under these circumstances and later lose your employer or union-based group health plan, your suspended Medicare Supplement plan contract (or if that is no longer available, a substantially equivalent contract) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement plan contract provided coverage for outpatient prescription drugs, and you enrolled in Medicare Part D while your contract was suspended, the reinstituted contract will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
6	Counseling services are available in California to provide advice concerning your purchase of Medicare Supplement plan coverage and concerning medical assistance through the Medi-Cal program, including your benefits as a qualified Medicare beneficiary (QMB) and a specified low-income Medicare beneficiary (SLMB). You may obtain information regarding counseling services from the State Department of Aging.
7	Receiving materials and communications electronically versus print: You may receive required benefit plan and coverage-related materials and communications via email and/or the Blue Shield website blueshieldca.com, as applicable. Obtaining a document electronically will confirm your consent to electronic delivery. You also have the right to obtain printed, mailed materials at any time and at no expense to you. To receive printed materials in the mail, to opt out of email communications, please call **(800) 248-2341 TTY: 711** 8 a.m. - 8 p.m., seven days a week, year-round..
Conditions of membership	
1	I understand this application and the Statement of Health, if applicable, together with the *Evidence of Coverage and Health Service Agreement* and any endorsements, appendices, and attachments thereto, will collectively constitute the entire agreement for coverage.
2	I will not receive coverage from Blue Shield unless Blue Shield's Underwriting Department approves this application. Blue Shield is not liable for bills incurred before the effective date of coverage.
3	Only Blue Shield can approve this application. I understand that any insurance agent, broker, or sales representative cannot grant approval, change terms, or waive requirements.
4	I acknowledge receipt of the • Summary of Benefits • Rate table • The Guide to Health Insurance for People with Medicare • a copy of this application. With my signature below, I represent that the information provided in this application is complete and accurate to the best of my knowledge, and I understand and agree to the terms and conditions of coverage, the Household Savings Program, and the authorizations I have provided. I have read the Summary of Benefits and the terms, conditions, and authorizations set forth above. I certify that I meet the eligibility requirements set forth in the Summary of Benefits. I alone am responsible for the accuracy and completeness of this application and have answered all questions to the best of my knowledge and belief. I understand that I will not be eligible for coverage if any information is false or incomplete, and that coverage may be revoked based on such finding.

Applicant's signature	**Date**

Producer information (for producer use only, if applicable):

A producer who assists an applicant or applicants in submitting an application to a health plan or insurer has a duty to assist the applicant(s) in providing answers to health questions accurately and completely.

This attestation must be completed by the producer and submitted with each Blue Shield Medicare Supplement plan application. This form is available for use with Medicare Supplement plan applications not containing a producer attestation with these questions and shall become part of the original application.

Review and select one of the following:

☐ I did not assist the applicant/applicants in any way in completing or submitting this application. All information was completed by the applicant(s) with no assistance or advice of any kind from me.

☐ I assisted the applicant/applicants in submitting this application. All information in the health questionnaire was provided by them. I advised the applicant(s) that they should answer all questions completely and truthfully and that no information requested on the application should be withheld. I explained that, if information is withheld, that could result in their coverage being cancelled later. The applicant(s) indicated to me that they understood these instructions and warnings. To the best of my knowledge, the information on the application is complete and accurate. I understand that, if any portion of this statement by me is false, I may be subject to civil penalties of up to $10,000.

Notice: Please ensure each part of the application is complete. In the event of missing or incomplete information, Blue Shield may contact your applicant directly to obtain complete information.

Agency name (please print appointed agency name)		Agency ID No. (please print agency ID)
Producer (writing agent) name (required) (please print writing agent name)		Producer (writing agent) NPN or TIN (one required)
Producer email address	Producer fax number	Producer phone number
Producer's signature (required)	**Print name**	**Today's date (required)**

Applicant's statement of health

Blue Shield does not collect or use genetic information in Underwriting. No genetic information, including family medical history, and no information related to HIV testing should be provided.

If you qualify for guaranteed acceptance, do not complete this section. (See the Guaranteed Acceptance Guide for qualifying information.) Otherwise, please answer Yes or No to each of the following questions:

1	Have you, within the past five years, received treatment or been hospitalized for any of the conditions listed below? If Yes, please explain the condition and indicate the date of treatment at the end of this section.	
	☐ Yes ☐ No	a. Brain or nervous system disorders such as multiple sclerosis, Parkinson's disease, Huntington's chorea, dementia, Alzheimer's, paralysis, stroke, etc.
	☐ Yes ☐ No	b. Respiratory system disorders such as chronic obstructive lung disease, emphysema, cystic fibrosis, etc.
	☐ Yes ☐ No	c. Cardiovascular disorders such as heart disease, high blood pressure, angina, coronary artery disease, clotting disorders, etc.
	☐ Yes ☐ No	d. Gastrointestinal disorders such as liver cirrhosis, hepatitis, ulcerative colitis, etc.
	☐ Yes ☐ No	e. Musculoskeletal system disorders such as rheumatoid arthritis, herniated or bulging discs, etc.
	☐ Yes ☐ No	f. Metabolic disorders such as diabetes, gout, thyroid or adrenal disorders, hormone or growth hormone deficiencies, etc., or immune system disorders such as lupus, Raynaud's, acquired immune deficiency syndrome (AIDS), AIDS-related complex (ARC), including evaluation for treatment with AZT, HIVID, or pentamidine therapy.*
	☐ Yes ☐ No	g. Cancer or malignant tumors.
	☐ Yes ☐ No	h. Have you received treatment or been hospitalized for any other condition than those listed above?
2	☐ Yes ☐ No	Do you have a pacemaker or artificial heart valve, or have you had transplant surgery or heart surgery such as angioplasty or bypass? If Yes, please explain the condition and indicate the date of treatment at the end of this section.

3	☐ Yes ☐ No	Have you been bed-ridden or confined to a hospital, nursing home, convalescent hospital, or other institution within the past three years? If Yes, please explain the confinement and indicate the date of confinement at the end of this section.
4	☐ Yes ☐ No	Are you currently taking medication? If Yes, please list at the end of this section all medications you are currently taking, and the condition for which the medication is prescribed.
5	☐ Yes ☐ No	Have you used any tobacco-related products in the last 24 months?

If you answered Yes to any of the above questions, please provide additional information and dates associated with the condition, as well as current status of the condition. If additional space is required, please use additional sheets as necessary, and sign and date each sheet.

Condition	**Date**	**Explanation/current status**
		Medication(s) for this condition? ☐ Yes ☐ No Name(s) and dosage:
		Medication(s) for this condition? ☐ Yes ☐ No Name(s) and dosage:

* California law prohibits an HIV test from being required or used by healthcare service plans as a condition of obtaining coverage.

I alone am responsible for the accuracy and completeness of the information provided in this application. I have personally reviewed all information provided on this application. To the best of my knowledge and belief, all information on this application, including all information provided in the Statement of Health section, is accurate, true, and complete. I understand that coverage may be cancelled or rescinded if Blue Shield determines that information on this application is materially inaccurate, not true, or incomplete. I further understand that I must provide Blue Shield with any new information that arises after the submission of this application but before my enrollment with Blue Shield begins.

Signature†	**Date**

† Your signature is required in this section only if completing the Statement of Health.

Authorization for release of medical information

By signing below, you are authorizing the release of your healthcare information by a healthcare provider, insurer, insurance support organization, health plan, or your insurance agent, to Blue Shield of California for the purpose of reviewing your application for Blue Shield coverage.

Further, by signing below you are authorizing Blue Shield to disclose such healthcare information to a healthcare provider, insurer, self-insurer, insurance support organization, health plan, or your insurance agent for the purpose of investigating or valuating any claim for benefits.

You have the right to refuse to sign this authorization. However, Blue Shield has the right to condition your eligibility for coverage and enrollment determinations if you choose not to sign the authorization below unless you qualify for enrollment on the basis of guaranteed acceptance.

You are entitled to a copy of this authorization after you sign it.

Expiration: This authorization will remain valid until 1) for 30 months from the date of this authorization for the purposes of processing your application, processing a request for reinstatement, or processing a request for a change in benefits; 2) for as long as may be necessary for processing of claims incurred during the term of coverage; and 3) for the term of coverage for all other activities under the health services agreement/policy.

Right to revoke: I understand that I may revoke this authorization at any time by giving written notice of my revocation to Blue Shield. I understand that revocation of this authorization will not affect any action Blue Shield has taken in reliance on this authorization prior to receiving my written notice of revocation.

If you qualify for guaranteed acceptance, do not sign this release. (See the Guaranteed Acceptance Guide for qualifying information.)

Signature	**Date**

Payment information

To determine the monthly dues amount, refer to Blue Shield's rate tables included in the enrollment kit or visit **blueshieldca.com/MedSupp2022**. If you are not approved, Blue Shield will refund your payment amount. If your application is approved, you will receive a monthly bill indicating the amount and the date your next payment is due. Blue Shield will also send you an approval letter, an *Evidence of Coverage and Health Service Agreement*, and a member identification card as proof of approval.

Save $3 a month by paying dues through automatic monthly debit from your checking or savings account using our AutoPay program[1]. **To enroll, after receiving and paying for your first bill, register for and log into your Blue Shield account at blueshieldca.com and access the Billing and Payment tab.** You may also call Customer Care at **(800) 248-2341** TTY: **711** 8 a.m. - 8 p.m., seven days a week, year-round. Requests to enroll in the AutoPay program may take up to two billing cycles for completion. Members should pay all paper bills received until an email confirming registration in the AutoPay program is received.

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