

SouthCarolinaBlues.com

Your agent is:

South Carolina



Providing the Medicare Supplement Benefits You Need ...

Plan "A"		
Age	Monthly Bank Draft	Monthly
65	\$ 74.03	\$ 78.75
66	\$ 76.99	\$ 81.90
67	\$ 80.07	\$ 85.18
68	\$ 83.27	\$ 88.59
69	\$ 86.60	\$ 92.13
70	\$ 90.07	\$ 95.82
71	\$ 93.67	\$ 99.65
72	\$ 97.42	\$103.64
73	\$101.32	\$107.79
74	\$105.37	\$112.10
75	\$109.59	\$116.59
76	\$113.98	\$121.25
77	\$118.54	\$126.11
78	\$123.28	\$131.15
79	\$128.22	\$136.40
80+	\$133.35	\$141.86

Plan "B"		
Age	Monthly Bank Draft	Monthly
65	\$100.52	\$106.94
66	\$105.32	\$112.04
67	\$110.34	\$117.38
68	\$115.59	\$122.97
69	\$121.10	\$128.83
70	\$126.87	\$134.97
71	\$132.92	\$141.40
72	\$139.25	\$148.14
73	\$145.89	\$155.20
74	\$152.83	\$162.59
75	\$160.12	\$170.34
76	\$167.75	\$178.46
77	\$175.75	\$186.97
78	\$184.13	\$195.88
79	\$192.90	\$205.21
80+	\$202.09	\$214.99

Plan "C"		
Age	Monthly Bank Draft	Monthly
65	\$115.65	\$123.03
66	\$121.66	\$129.43
67	\$127.99	\$136.16
68	\$134.66	\$143.25
69	\$141.66	\$150.70
70	\$149.03	\$158.54
71	\$156.78	\$166.79
72	\$164.94	\$175.47
73	\$173.51	\$184.59
74	\$182.55	\$194.20
75	\$192.04	\$204.30
76	\$202.03	\$214.93
77	\$212.54	\$226.11
78	\$223.61	\$237.88
79	\$235.24	\$250.25
80+	\$247.47	\$263.27

Plan "D"		
Age	Monthly Bank Draft	Monthly
65	\$104.51	\$111.18
66	\$109.94	\$116.96
67	\$115.66	\$123.04
68	\$121.67	\$129.44
69	\$128.00	\$136.17
70	\$134.65	\$143.24
71	\$141.65	\$150.69
72	\$149.01	\$158.52
73	\$156.76	\$166.77
74	\$164.90	\$175.43
75	\$173.48	\$184.55
76	\$182.50	\$194.15
77	\$191.99	\$204.24
78	\$201.97	\$214.86
79	\$212.47	\$226.03
80+	\$223.51	\$237.78

Plan "F"		
Age	Monthly Bank Draft	Monthly
65	\$124.91	\$132.88
66	\$131.41	\$139.80
67	\$138.26	\$147.09
68	\$145.47	\$154.75
69	\$153.04	\$162.81
70	\$161.01	\$171.29
71	\$169.40	\$180.21
72	\$178.22	\$189.60
73	\$187.51	\$199.48
74	\$197.28	\$209.87
75	\$207.55	\$220.80
76	\$218.37	\$232.31
77	\$229.75	\$244.41
78	\$241.71	\$257.14
79	\$254.31	\$270.54
80+	\$267.55	\$284.63

Plan "L"		
Age	Monthly Bank Draft	Monthly
65	\$ 94.08	\$100.09
66	\$ 97.61	\$103.84
67	\$101.27	\$107.73
68	\$105.06	\$111.77
69	\$108.99	\$115.95
70	\$113.08	\$120.30
71	\$117.32	\$124.81
72	\$121.71	\$129.48
73	\$126.27	\$134.33
74	\$131.01	\$139.37
75	\$135.91	\$144.59
76	\$141.00	\$150.00
77	\$146.28	\$155.62
78	\$151.77	\$161.46
79	\$157.45	\$167.50
80+	\$163.35	\$173.78

Plan "N"					
Age	Monthly Bank Draft	Monthly	Age	Monthly Bank Draft	Monthly
65	\$ 98.59	\$104.88	73	\$147.94	\$157.38
66	\$103.72	\$110.34	74	\$155.64	\$165.57
67	\$109.12	\$116.08	75	\$163.74	\$174.19
68	\$114.79	\$122.12	76	\$172.26	\$183.25
69	\$120.77	\$128.48	77	\$181.22	\$192.79
70	\$127.05	\$135.16	78	\$190.65	\$202.82
71	\$133.67	\$142.20	79	\$200.58	\$213.38
72	\$140.62	\$149.60	80+	\$211.01	\$224.48

Quarterly payment plan available – Multiply monthly rate x 3
You pay a one-time \$12 application fee unless otherwise stated.

Please note that Plan L has a maximum annual out-of-pocket limit of \$2,310.

At Rates You Can Afford.

Most private insurance companies offer standardized Medicare supplemental policies. How do you make a choice when all the policies look the same? While all Medicare supplements look alike, the companies offering them are very different. There is no need to join an association or pay separate fees!

Choose a Medicare supplement from the company committed to superior customer service for more than 60 years — BlueCross BlueShield of South Carolina. An insurance company rated A+ (Superior rating by A.M. Best, December 2009).

Make the Right Choice

When it comes to your Medicare supplement coverage, choose the company that offers you a tradition of experience, service and security that outshines the rest. BlueCross BlueShield of South Carolina has been protecting Palmetto State seniors for more than 60 years. We couldn't have been in the business for this long without listening to your concerns — and responding to them.

One concern is the rising cost of health care. Even though Medicare increases the amount that comes out of your pocket each year, we strive to keep your premiums affordable. We'll increase your coverage to accommodate Medicare's changes without straining your budget. And, you have the convenience of choosing your own payment plan — quarterly, monthly or monthly bank draft.

BlueCross Is the Difference

Other features that set us apart from the rest are all the added values you enjoy with your BlueCross policy.

Choice of Doctors and Hospitals

You can visit any doctor, specialist or hospital.

Monthly Bank Draft Option

Our free Monthly Bank Draft Option makes it easier than ever to pay your premiums. Your premiums *automatically* transfer from your checking account directly to us. You'll never risk a lapse in coverage!

Best of all, you'll reduce your Medicare supplement policy premiums by *6 percent!* Monthly bank drafts are less expensive for us to process, so we pass the savings on to you!

Fitness and Wellness

Get fit and save at the same time! Enjoy significant discounts on fitness center and wellness memberships including personal training and nutritional counseling. Learn how to manage chronic health problems like diabetes, hypertension, high cholesterol and cardiovascular disease. Members can also experience how walking can improve your health with *WalkingWorks*®, a campaign designed to keep you moving.

Hearing Care

Save big on state-of-the-art digital hearing aids and technology. Members also get preferred rates for hearing and complete follow-up care. Show your BlueCross BlueShield of South Carolina card and save! Your immediate family members can take advantage of savings on hearing care at participating locations, too — even if they aren't covered under your health insurance.

Eyecare

Take advantage of discounts on eye exams, designer frames, lenses and contacts. Just present your BlueCross BlueShield of South Carolina card at participating locations and enjoy the savings!

Hair Restoration

Save money while innovatively restoring your hair! You receive discounts on a world-renowned hair restoration procedure designed to enhance your thinning hair.

Natural BlueSM Holistic Health Care

You have access to an extensive discount network of credentialed acupuncturists, massage therapists, chiropractors and diet advisors — plus

you can take advantage of exclusive spa discounts. You can also get information about and purchase vitamins and natural supplements at a special discount.

Allergy Relief

Experience better breathing! Save on products designed to reduce your exposure to indoor allergens that can contribute to allergic reactions, respiratory disease and asthma.

Laser Vision Correction

Members are seeing discounts like never before! Save on laser vision correction services including vision exams, pre-operative care, corrective surgery and post-operative care.

Cosmetic Surgery

Get substantial discounts on a variety of popular cosmetic procedures including face lifts, breast lifts, breast augmentation and reduction, tummy tucks, nose reshaping, ear pinning ... even cheek and chin augmentation. Members can also save on nonsurgical procedures such as laser hair removal, laser resurfacing and chemical peels/dermabrasion.

Weight Management

Create a new attitude with big discounts on weight loss programs and services. Get one-on-one support as you learn how to lead a balanced, healthy lifestyle.

Save Time and Trouble!

With *My Insurance Manager*SM, you can check information about your BlueCross policy coverage 24 hours a day, seven days a week — online. Visit **SouthCarolinaBlues.com** and click on *My Insurance Manager* for your secure, private information resource. This service is simple to use and 100 percent FREE! Plus, as a member, you'll also have access to *My Pharmacy Manager*SM, an online drug information tool that lets you compare costs.

Healthy Reading

Stay health-conscious and informed with significant discounts off the cover price of magazine subscriptions.

In the End, There's No Comparison

Get the coverage you need from the insurance company that fills the gaps in Medicare for thousands of Palmetto State seniors. Your policy is guaranteed renewable — as long as you pay your premiums, you'll always have this solid Medicare supplement protection. Ask your agent for more information on our Medicare supplement policies.

You'll become a member on the first or 15th of the month after we approve your application. In fact, we're sure you'll enjoy the BlueCross difference. Try any of our Medicare supplement plans for 30 days. If you're not satisfied for any reason at all, just return your policy. If you haven't submitted any claims, we'll immediately send you a full refund.

We have that kind of confidence because we believe in our business — serving you.

Learn more online at **SouthCarolinaBlues.com**.



BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross and Blue Shield Association.

BlueCross BlueShield of South Carolina Medicare Supplement Policies Comparison Chart

In this comparison of coverage you'll find brief descriptions of the important features of BlueCross BlueShield of South Carolina's Medicare supplement policies.

benefits. Neither BlueCross nor its agents are connected with Medicare. If you want further information on Medicare and its limitations, consult the Centers for Medicare & Medicaid Services (CMS, formerly HCFA) publications or your local Social Security office.

This comparison is not the insurance contract and only actual provisions of the Policy control how BlueCross will pay

Part A Hospital Insurance – Covered Services								
Service	Medicare Pays	Policy “A” Pays	Policy “B” Pays	Policy “C” Pays	Policy “D” Pays	Policy “F” Pays	Policy “L” Pays	Policy “N” Pays
Hospitalization Semiprivate room and board. General nursing and miscellaneous hospital services and supplies.	First 60 days, all but \$1,100 and all but first three pints of blood 61st to 90th day, all but \$275 a day 91st to 150th day (Lifetime Reserve Days), all but \$550 a day Beyond 150 days, no coverage	No coverage but the first three pints of blood 61st to 90th day, the remaining \$275 a day 91st to 150th day (Lifetime Reserve Days), the remaining \$550 a day Beyond 150 days, 100% of Medicare eligible expenses for 365 up to days	The \$1,100 deductible and first three pints of blood 61st to 90th day, the remaining \$275 a day 91st to 150th day (Lifetime Reserve Days), the remaining \$550 a day Beyond 150 days, 100% of Medicare eligible expenses for up to 365 days	The \$1,100 deductible and first three pints of blood 61st to 90th day, the remaining \$275 a day 91st to 150th day (Lifetime Reserve Days), the remaining \$550 a day Beyond 150 days, 100 % of Medicare eligible expenses for up to 365 days	The \$1,100 deductible and first three pints of blood 61st to 90th day, the remaining \$275 a day 91st to 150th day (Lifetime Reserve Days), the remaining \$550 a day Beyond 150 days, 100 % of Medicare eligible expenses for up to 365 days	The \$1,100 deductible and first three pints of blood 61st to 90th day, the remaining \$275 a day 91st to 150th day (Lifetime Reserve Days), the remaining \$550 a day Beyond 150 days, 100% of Medicare eligible expenses for up to 365 days	First 60 days, \$825 (75% of Part A deductible) 61st to 90th day, the remaining \$275 a day 91st to 150th day (Lifetime Reserve Days), the remaining \$550 a day Beyond 150 days, 100% of Medicare eligible expenses for up to 365 days	The \$1,100 deductible and first three pints of blood 61st to 90th day, the remaining \$275 a day 91st to 150th day (Lifetime Reserve Days), the remaining \$550 a day Beyond 150 days, 100% of Medicare eligible expenses for up to 365 days
Skilled Nursing Care Medicare must approve the facility.	First 20 days, 100% of eligible expenses Additional 80 days, all but \$137.50 a day Beyond 100 days, no coverage	NA No coverage No coverage	NA No coverage No coverage	NA Additional 80 days, \$137.50 a day Beyond 100 days, no coverage	NA Additional 80 days, \$137.50 a day Beyond 100 days, no coverage	NA Additional 80 days, \$137.50 a day Beyond 100 days, no coverage	NA 21st through 100th day, up to \$103.13 a day Beyond 100 days, no coverage	NA No coverage Beyond 100 days, no coverage
Hospice Care	<ul style="list-style-type: none"> • 100% for hospice care • All but \$5 for prescription drugs • 95% for inpatient respite care 	<ul style="list-style-type: none"> • 0% for hospice care • \$5 copayment for prescription drugs • 5% for inpatient respite care 	<ul style="list-style-type: none"> • 0% for hospice care • \$5 copayment for prescription drugs • 5% for inpatient respite care 	<ul style="list-style-type: none"> • 0% for hospice care • \$5 copayment for prescription drugs • 5% for inpatient respite care 	<ul style="list-style-type: none"> • 0% for hospice care • \$5 copayment for prescription drugs • 5% for inpatient respite care 	<ul style="list-style-type: none"> • 0% for hospice care • \$5 copayment for prescription drugs • 5% for inpatient respite care 	<ul style="list-style-type: none"> • 0% for hospice care • \$3.75 copayment for prescription drugs • 3.75% for inpatient respite care 	<ul style="list-style-type: none"> • 0% for hospice care • \$5 copayment for prescription drugs • 5% for inpatient respite care
Part B Medical Insurance – Covered Services								
Medical Expenses Services of a physician, outpatient services, physical and speech therapies, ambulance/medical supplies	80% of eligible expenses after a \$155 deductible each calendar year	After you meet the \$155 deductible, all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	After you meet the \$155 deductible, all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	The \$155 deductible and all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	After you meet the \$155 deductible, all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	The \$155 deductible and all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	After you meet the \$155 deductible, remainder of Medicare-approved amounts, generally 15%	After you meet the \$155 deductible and any applicable copayment, all Medicare Part B coinsurance for eligible medical and outpatient expenses. Copayments: Office Visit: \$20; Emergency Room: \$50 (waived if you are admitted and the visit is covered under Part A)
Medical charges in excess of Medicare Allowable Expenses	No coverage	No coverage	No coverage	No coverage	No coverage	100 percent of the difference between the actual Medicare Part B charge as billed and the Medicare approved Part B charge	No coverage	No coverage
Emergency expenses you incur in a foreign country	80% of eligible expenses No coverage	No coverage	The first three pints and the No coverage	After the first \$250 each calendar year: 80% to a lifetime maximum of \$50,000 for the remainder of charges	After the first \$250 each calendar year: 80% to a lifetime maximum of \$50,000 for the remainder of charges	After the first \$250 each calendar year: 80% to a lifetime maximum of \$50,000 for the remainder of charges	No coverage	After the first \$250 each calendar year: 80% to a lifetime maximum of \$50,000 for the remainder of charges
Part A & B – Covered Services								
Preventive Care Part B Coinsurance	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Out-of-Pocket Maximum	N/A	N/A	N/A	N/A	N/A	N/A	\$2,310*	N/A

*After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$155 in 2010), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments.