

# 2023

## Blue Cross and Blue Shield of Illinois Sizzle Sheet



### Saving with Blue Plan65 Select<sup>SM</sup>

Blue Plan65 Select is a money-saving option for members who live within 25 miles of a contracting hospital. It has all of the same benefits as a standard option, but it costs less. With Blue Plan65 Select, the Medicare Part A deductible is covered for non-emergency care at contracting hospitals.

- Blue Plan65 Select can save members in premium costs for certain plans
- Over 100 hospitals in the Blue Plan65 Select network
- Availability based on ZIP code
- Now available on Plan G Plus

## Key Benefits

### Freedom and flexibility to visit any doctor or hospital that accepts Medicare

- Blue Cross and Blue Shield of Illinois is a name recognized everywhere in the U.S.
- Virtually hassle-free claims processing
- Helps with costs not covered by Medicare Parts A and B

### New Medicare Supplement Secure Plans

- Four new Medicare Supplement plans: A, F, G and N
- These plans offer the same benefits and features as other standard Medicare Supplement plans from BCBSIL but offer lower rates for members who pass underwriting
- Members turning 65 or who have a qualified event are guaranteed issue and will be accepted into a Secure Plan without having to go through underwriting

### New Plan G Plus

- Dental
- Hearing
- Vision
- SilverSneakers<sup>®</sup> Fitness Program
- 24/7 Nurseline

### Value-added benefits

- TruHearing<sup>®</sup> \$0 annual hearing exam and discounts on hearing aids
- 24/7 Nurseline access for all Medicare Supplement members

### Stable rates

- Reliable rates – no teaser rates or gimmicks
- Only modest rate fluctuations over the past 10 years
- Rate structure factors in gender and tobacco usage

### Customer Service

- 99% Customer Satisfaction rate\*
- Nation's largest customer-owned health care company
- A (Excellent) Rating - A.M. Best & Company\*\*

### Household discount

- Those who reside with a spouse or civil union/domestic partner OR have resided with as many as three adults age 60 or older for the last 12 months are eligible for a 10% discount
- Applies to BCBSIL Medicare Supplement policies issued with an effective date on or after May 1, 2019
- This discount cannot be combined with the Continue with Blue<sup>SM</sup> discount

### Continue with Blue<sup>SM</sup> discount

- 7% discount for new enrollments of BCBSIL Medicare Supplement insurance policies with an effective date on or after April 1, 2022
- Only available for those who have commercial group or individual health insurance coverage with a Blue Cross and Blue Shield Plan issued in Illinois, Montana, New Mexico, Oklahoma or Texas and that coverage was within one year of your BCBSIL Medicare Supplement policy becoming effective
- This discount cannot be combined with the Household discount
- This discount applies through the life of the policy
- Provide your previous BCBS member ID during enrollment to qualify

### Member extras

- Blue365<sup>®</sup> program provides discounts on products and services that encourage healthy living
- Blue Access for Members<sup>SM</sup> is a secure website for members to learn more about their policies, track claims, and more

\*Source: Continuous Tracking Program 2020; SPH Analytics, HCSC

\*\*Updated March 24, 2021

† Plan F, Plan F Select and Plan F High Deductible are only available if Medicare eligible prior to 1/1/20. Plans K & L are no longer available for new enrollees. Existing K & L members will be able to keep their plan.

TruHearing<sup>®</sup> is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids.

Blue365 is a discount program only for BCBSIL members. This is NOT insurance. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. BCBSIL reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSIL is that of independent contractors.

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## Medicare Supplement Product Offerings<sup>†</sup>

Plan A

Plan A Secure

Plan F Secure

Plan G

Plan G High Deductible

Plan G Secure

Plan G Select

Plan G Plus

Plan G Plus High Deductible

Plan G Plus Secure

Plan G Plus Select

Plan N

Plan N Secure

Plan N Select



**BlueCross BlueShield of Illinois**

Effective 04/01/2023	Basic Plan Option	Comprehensive Plan Option	Innovative Plan Options		Budget-Conscious Plan Options	
	Plan A	Plan G	Plan G Plus	High Deductible Plan G Plus*	High Deductible Plan G*	Plan N
Reduced Premium Medicare Select Option Available (eligibility based on ZIP code)		✓	✓			✓
Basic Benefits	✓	✓	✓	✓	✓	✓ copay applies**
Skilled Nursing Coinsurance		✓	✓	✓	✓	✓
Part A Deductible		✓	✓	✓	✓	✓
Part B Excess		✓	✓	✓	✓	
Foreign Travel Emergency Care		✓	✓	✓	✓	✓
SilverSneakers® Fitness Program			✓	✓		
24/7 Nurseline	✓	✓	✓	✓	✓	✓
Dental			✓	✓		
Hearing	✓	✓	✓	✓	✓	✓
Vision			✓	✓		

	Secure Plan Options				
	Plan A	Plan F	Plan G	Plan G Plus	Plan N
Basic Benefits	✓	✓	✓	✓	✓ copay applies**
Skilled Nursing Coinsurance		✓	✓	✓	✓
Part A Deductible		✓	✓	✓	✓
Part B Deductible		✓			
Part B Excess		✓	✓	✓	
Foreign Travel Emergency Care		✓	✓	✓	✓
SilverSneakers® Fitness Program				✓	
24/7 Nurseline	✓	✓	✓	✓	✓
Dental				✓	
Hearing	✓	✓	✓	✓	✓
Vision				✓	

\*This high deductible option requires a member to pay a deductible of \$2,700 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.

\*\*Plan N requires a copayment of up to \$20 for office visits and a copayment of up to \$50 for ER.

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Medicare Supplement Insurance Plan Notice:

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