

Medicare Supplement insurance plans

Enrolling in coverage that works for you



**Anthem Blue Cross and Blue Shield
Missouri 2020**



Thank you for your interest in a Medicare Supplement insurance plan from Anthem Blue Cross and Blue Shield.

A Medicare Supplement insurance (also known as Medigap) plan can enhance your health coverage from Medicare. We offer a variety of Medicare Supplement insurance plans that vary in price and coverage to fit your needs and budget.



Why choose a Medicare Supplement insurance plan?

- **Coverage:** Medicare does not cover the cost of all the services and supplies you may need. A Medicare Supplement insurance plan allows you to fill some gaps left uncovered by Medicare coverage alone like deductibles, co-insurance and co-payments.
- **Freedom:** Go to any provider or facility that is accepting new Medicare patients. No referrals needed. No claim forms to fill out and coverage travels with you throughout the U.S. Some plans even offer benefits for foreign emergency medical care.
- **Dependability:** Once you enroll, you have guaranteed coverage for life.† Your coverage cannot be canceled and you don't need to worry about re-enrolling.
- **Portability:** If you move, your Medicare Supplement insurance plan moves with you.

† Your policy cannot be terminated for any reason other than non-payment of premium or material misrepresentation in the application for insurance.

Why choose Anthem Blue Cross and Blue Shield?

- **Affordability:** Our size and commitment to innovation allows us to offer you competitive rates.
- **Service:** We believe your coverage shouldn't be hard to figure out. We deliver clear, easy-to-read communications and a dedicated customer service team that will help answer all your health plan questions.
- **Dependability:** As one of the nation's largest health coverage providers, we're here with a focus on stability – of your coverage, and your rates – so you can plan for the future.
- **Convenience:** We offer a variety of health coverages so you have the convenience of all your plans coming from one company.
 - Medicare Part D prescription drug plans to pair up with your Medicare Supplement insurance plan.
 - Optional dental and vision packages available
- **Overall health:** We offer special member-only programs, discounts and offers that can help you get and stay your healthiest.



How can you save on your monthly premium?



Pay by annual payment or Automatic Bank Draft

- Save up to \$48 by paying your premium for the entire year
- Save \$2 per month by paying by Auto Bank Draft or Electronic Funds Transfer (EFT)

Household Discount Program

- Share the savings with household members
- Save 5% when more than one member in your household is enrolled in one of our Medicare Supplement insurance plans.‡

Which Medicare Supplement insurance plan is right for you?

Medicare Supplement insurance plans vary in coverage and cost, so you'll want to think about the level of coverage you want and your health needs. The enclosed Outline of Coverage shows which Medicare Supplement insurance plans we offer and how much they cost. We can help walk you through the options, but here are some things you may want to consider:

- Plan G is our most popular plan. *Plan G covers all of the out-of-pocket costs not covered by Medicare for Medicare-approved services, with the exception of the Medicare Part B deductible (\$198 for 2020).*
- Plan N is a good option for those looking to save on the monthly premiums in exchange for sharing the cost. As a Plan N member, you pay a set co-payment for covered doctor and emergency room visits.
- Plan F is only available if you first became eligible for Medicare prior to January 1, 2020.

‡ Available on coverage effective dates June 1, 2010 or after. Members must occupy the same housing unit.

Comparison Chart

Let's take a look at some potential savings of having a Medicare Supplement insurance plan vs. having Medicare coverage only.

Medical Care	Your costs with only Medicare	Your costs with Medicare Supplement Plan F[◇]	Your costs with Medicare Supplement Plan G[◇]	Your costs with Medicare Supplement Plan N[◇]
\$4,000 in physician costs and tests (such as MRI) ¹	\$998	\$0	\$198	\$218
15 days in the hospital, 22 days in a Skilled Nursing Facility and \$12,000 for physicians, surgeons, and tests ²	\$4,358	\$0	\$198	\$218
75 days in the hospital, 60 days in a Skilled Nursing Facility, \$100,000 for physicians, surgeons and tests ³ and \$600 for a provider that does not accept Medicare's payment in full (excess charges)	\$33,398	\$0	\$198	\$818

◇ These estimates are based on 2020 Medicare cost-sharing amounts. Your cost will vary with other Medicare Supplement insurance plans.

- 1 Cost represents \$198 Part B Deductible and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)
- 2 Cost represents \$1,408 Part A Deductible, \$198 Part B Deductible, 2-days of Skilled Nursing at \$176 per day and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)
- 3 Cost represents \$1,408 Part A Deductible, \$198 Part B Deductible, 14-days of hospitalization over covered days \$352 per days, 39-days of Skilled Nursing over covered days at \$176 per day and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)

What are the perks of being an Anthem Blue Cross and Blue Shield Medicare Supplement insurance plan member?



SilverSneakers[®] fitness program: §

- Access to more than 16,000 participating fitness locations across the country, including exercise equipment, pools and SilverSneakers fitness classes.



Membership also includes access to SilverSneakers online, an easy-to-use online wellness resource and community, and SilverSneakers Steps, a self-guided program if you don't have access to a fitness location. To find fitness locations, visit www.silversneakers.com.

§ Please check with your doctor before you start a physical activity program. SilverSneakers is a value-added program. It is not insurance and not part of the Medicare Supplement insurance plans. It can be changed or withdrawn at any time. SilverSneakers and the SilverSneakers logotype are registered trademarks of Tivity Health, Inc. © 2019. Tivity Health, Inc. All rights reserved.



ScriptSave[®] pharmacy and vitamin savings:

- Save up to 80% on all your prescription medications at more than 62,000 participating pharmacies nationwide. And there is no limit to how many times the card can be used to receive a discount. Savings average 54%, and in some cases can be 80% or more – based on 2017 national program savings data.



With your Medicare Supplement insurance plan enrollment, we have partnered with Medical Security Card Co. to offer a Prescription Savings Card. You can get instant savings at the pharmacy register on brand and generic prescription medications for anyone in your household – even your pets. Simply present the pharmacy with the Prescription Savings Card – it is that easy. And even if you enroll into Part D for your drug benefits, you can still take advantage of this card to get discounts on drugs not covered under your Part D plan.

Once you enroll into one of our Medicare Supplement insurance plans, a Prescription Savings Card will be sent to you and as long as the program is in place, the savings card won't expire.

DISCOUNT ONLY – NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. Members may cancel their registration at any time or file a complaint by contacting Customer Care. This program is administered by Medical Security Card Company, LLC of Tucson, AZ. Based on 2017 national program savings.



Vision discounts

- **Glasses.com:** \$20 off when you spend \$100 or more. Free shipping, and
- **Premier LASIK:** \$800 off when you choose any “featured” Premier LASIK Network provider. 15% off all other in-network providers.



Hearing discounts

- **Amplifon:** 25% off – plus an extra \$50 off one Amplifon hearing aid; \$125 off two.
- **NationsHearing, powered by the Beltone™ network:** No-charge hearing tests and discounted hearing aids, and
- **Hearing Care Solutions:** Discounted hearing aids and free hearing exam. 3 year warranty, 2 years of batteries, unlimited visits for 1 year.



Self help offers

- **FitBit:** Get fit your way with Fitbit trackers and smartwatches that fit with your lifestyle, budget and goals. Save up to 22% on select Fitbit devices.
- **Jenny Craig®:** Take advantage of a free, three-month program (food not included) plus \$120 in food savings (purchase required), or save 50% off premium programs (food cost separate).
- **ChooseHealthy™:** Discounts on acupuncture, chiropractors and massage – plus 40% off certain wellness products.

Vendors and offers are subject to change without prior notice. Anthem Blue Cross and Blue Shield does not endorse and is not responsible for the products, services or information offered by the vendors or providers. We negotiated the arrangements and discounts with each independent vendor or provider in order to assist our members. **These discounts are not insurance and are not part of the Medicare Supplement plans.**

Enhance your Medicare Supplement plan with an Anthem Extras Package:

Anthem Extras Packages – Covering the *whole* you

Be your healthiest from head to toe AND be smart about how you spend your health care dollars. Anthem Extras Packages can help you with both by offering dental and vision coverage to complement your Medicare Supplement plan.

Here's what you get with Anthem Extras Packages:

Dental

- \$0 to \$50 deductible
- Covers diagnostic & preventive care
- Choice of more than 80,000 dentists nationwide¹
- See any dentist you choose, but save when you see one in the plan
- Emergency dental care when traveling

Vision

- \$10 to \$20 copay for eye exams
- \$100 to \$130 allowance for eyeglass frames
- 15% to 40% savings on non-covered items like extras glasses
- Plus online and national retail locations

¹ Internal data, 2019

Call today!

Member Services:
1-877-391-3897, (TTY: 711)
Monday – Friday,
8 a.m. – 5 p.m., local time
for more information
or to sign up for an
Anthem Extras package.

Visit:

To see if your dentist or vision provider is in our network, visit **www.anthem.com**.

Anthem Extras Packages benefits at a glance

MISSOURI	Standard	Premium	Premium Plus	Dental Only Plan
▼ Dental				
Network	Dental Blue 200	Dental Blue 200	Dental Blue 200	Dental Blue 200
Annual Maximum	\$500	\$1,000	\$1,250	\$1,250
Deductible	No deductible	\$50	\$50	\$50
Diagnostic & Preventive Services (routine cleanings, exams and X-rays)	100%	100%	100%	100%
Minor Restorative Services (fillings)	Not covered	80% [◇]	80% [◇]	80% [◇]
Periodontal Services (scaling and root planing)	Not covered	50% [*]	50% [*]	50% [*]
Endodontics (root canals) & Oral Surgery (tooth extractions)	Not covered	50% [*]	50% [*]	50% [*]
Prosthodontics (crown, dentures, bridges)	Not covered	Not covered	50% [*]	50% [*]
▼ Vision				
Network	Blue View Vision	Blue View Vision	Blue View Vision	Not available
Exam (once every 12 months)	\$20 copay	\$20 copay	\$10 copay	Not available
Frames (once every 24 months)	\$100 allowance	\$100 allowance	\$130 allowance	Not available
Eyeglass Lenses (once every 24 months)	\$20 copay	\$20 copay	\$10 copay	Not available
Contact Lenses	\$80 allowance	\$80 allowance	\$80 allowance	Not available
▼ Additional Programs				
Member Assistance Program	No	Yes	Yes	Not available
Travel Assistance	No	Yes	Yes	Not available
Monthly Premium	\$22.00	\$37.00	\$48.00	\$36.00

◇ After a 6-month waiting period. Waiting period may be waived or reduced with prior coverage.
 * After a 12-month waiting period. Waiting period may be waived or reduced with prior coverage.

When to enroll

You are turning 65:

and covered by Medicare Part A & Part B.

Your acceptance is guaranteed into a Medicare Supplement insurance plan during the six months after you enroll into Medicare Part B at age 65 or older.

Already 65?

You are welcome to apply at any time.◇

If you want to learn more about Medicare Supplement insurance (Medigap) policies, please refer to the *Choosing a Medigap Policy* guide included with your kit.

◇ Medical underwriting for current health status and tobacco usage may apply.

Ready to enroll?

Go to the Application section of this booklet.

How to reach us

Sales Department:‡

1-800-652-6387 (TTY: 711)

8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30

Customer Service:

1-800-490-6217 (TTY: 711)

8 a.m. to 6 p.m. ET,
Monday - Friday

Online benefits, discounts and health resources:

www.anthem.com

General information about Medicare:

www.medicare.gov

In case of emergency, call 911.

TTY lines are for those with hearing or speech loss.

‡ By calling this number, you will reach an authorized licensed insurance agent who can answer questions about our plans and enrollment.



This brochure is intended to be a brief summary of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Policy. In the event of a conflict between the Policy and this description, the terms of the Policy will prevail.

Not connected with or endorsed by the U.S. Government or the federal Medicare program. The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please contact your agent or the health plan. Medicare Supplement Plans are also available to qualified persons under 65 who are eligible for Medicare because of disability.

In Missouri (excluding the 30 counties in the Kansas City area), Anthem Blue Cross and Blue Shield is the trade name of Healthy Alliance® Life Insurance Company (HALIC) and Anthem Insurance Companies, Inc. (AICI). Plans A, G & N and the Anthem Extras Packages are offered by HALIC. Plan F is offered by AICI. Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.