

# Medigap Blue<sup>SM</sup> Medicare Supplement Plan Handbook



COVERAGE FOR WHAT  
MEDICARE LEAVES OUT.



*LOOK INSIDE!*

HIGHMARK  
HAS THE RIGHT  
PLAN FOR  
YOUR NEEDS

# You have good reasons to choose a Highmark Medigap Blue<sup>SM</sup> Medicare Supplement plan.



## DECADES OF SERVING OUR NEIGHBORS, RIGHT HERE AT HOME

For over 75 years Highmark has been caring for Pennsylvanians with friendly, dedicated representatives and reliable coverage they can count on. That's why so many people with Medicare turn to Highmark for high-quality health protection — at some of the most affordable prices around.



## ALL MEDICARE SUPPLEMENT PLANS ARE NOT EQUAL

The federal government standardizes Medicare Supplement plans, meaning their Medicare benefits must be the same. But not all of these plans carry the same advantages.

It's true that one company's plan must provide the same benefits as another company's plan, but rates and services are not necessarily identical. **You could pay more for the same benefits and get less value.** You could save substantially with Medigap Blue and get the same benefits you have now — plus more with value-added features from Highmark.

---

▶▶ Match the benefits you want with the plan that's right for you. Just reference the chart on the following page for a complete list of your plan options.

---

## HELP IS JUST A CALL AWAY!

If you have questions, would like to attend a Highmark Medicare Solutions Seminar or are ready to enroll now, please give us a call. Our Highmark Medicare Advisors can help you find the plan that fits your needs. **If you're ready to enroll now, here's how:**



Call 1-866-673-9109 (TTY/TDD users may call 711),  
8 a.m.–8 p.m., seven days a week.

**MEDIGAP BLUE MEDICARE SUPPLEMENT PLAN COMPARISON**

Services	Medicare Pays:
<b>Plan Deductible</b>	
<b>Hospitalization</b>	
<b>Days 1-60</b>	All but \$1,184 (Part A Ded.)
<b>Days 61-90</b>	All but \$296/day
<b>Days 91 and after: Using 60 lifetime reserve days</b>	All but \$592/day
<b>After lifetime reserve days, additional 365 days</b>	\$0
<b>Beyond additional 365 days</b>	\$0
<b>Skilled Nursing</b>	
<b>Days 1-20</b>	All approved amounts
<b>Days 21-100</b>	All but \$148/day
<b>Days 101 and after</b>	\$0
<b>Medical Expenses</b> Including physician office visits, surgery, supplies, diagnostic tests, and physical and speech therapy	
<b>First \$147 of Medicare approved amounts</b>	\$0
<b>Office visits</b>	\$0
<b>Emergency Room visits</b>	\$0
<b>Remainder of Medicare approved amounts</b>	Generally 80%
<b>Part B Excess Charges</b>	
<b>(Above Medicare approved amounts)</b>	\$0
<b>Home Health Care</b>	
<b>Medically necessary skilled care services and supplies</b>	100%
<b>Durable Medical Equipment</b>	
<b>First \$147 of Medicare approved amounts</b>	\$0
<b>Remainder of Medicare approved amounts</b>	80%
<b>Foreign Travel</b>	
<b>First \$250 each calendar year</b>	\$0
<b>Charges up to \$50,000 lifetime maximum</b>	\$0
<b>Charges after \$50,000 lifetime maximum</b>	\$0
<b>Prescription Drugs</b>	Not covered

Available to all Medicare-eligible beneficiaries*		
Plan A	Plan B	Plan C
You Pay:		
\$0	\$0	\$0
\$1,184	\$0	\$0
\$0	\$0	\$0
\$0	\$0	\$0
\$0	\$0	\$0
All costs	All costs	All costs
\$0	\$0	\$0
\$148/day	\$148/day	\$0
All costs	All costs	All costs
\$147 (Part B Ded.)	\$147 (Part B Ded.)	\$0
\$147 (Part B Ded.)	\$147 (Part B Ded.)	\$0
\$147 (Part B Ded.)	\$147 (Part B Ded.)	\$0
\$0	\$0	\$0
All costs	All costs	All costs
\$0	\$0	\$0
\$147 (Part B Ded.)	\$147 (Part B Ded.)	\$0
\$0	\$0	\$0
All costs	All costs	\$250
All costs	All costs	20%
All costs	All costs	All costs
Not covered - discount only Contact us for information on a stand-alone Part D drug plan		

Available to first-eligible and other qualified Medicare beneficiaries		
Plan F HD	Plan F	Plan N
You Pay:		
\$2,110	\$0	\$0
\$0 after plan ded.	\$0	\$0
\$0 after plan ded.	\$0	\$0
\$0 after plan ded.	\$0	\$0
\$0 after plan ded.	\$0	\$0
All costs	All costs	All costs
\$0	\$0	\$0
\$0 after plan ded.	\$0	\$0
All costs	All costs	All costs
\$0 after plan ded.	\$0	\$147 (Part B Ded.)
\$0 after plan ded.	\$0	Lesser of \$20 copay or Part B coinsurance
\$0 after plan ded.	\$0	Lesser of \$50 copay or Part B coinsurance
\$0 after plan ded.	\$0	Other expenses: \$0
\$0 after plan ded.	\$0	All costs
\$0	\$0	\$0
\$0 after plan ded.	\$0	\$147 (Part B Ded.)
\$0 after plan ded.	\$0	\$0
\$250	\$250	\$250
20%	20%	20%
All costs	All costs	All costs
Not covered - discount only Contact us for information on a stand-alone Part D drug plan		

For a more complete listing of benefits, please see the enclosed outline of coverage. \*Plan premiums and availability are subject to health screening questions and medical underwriting. See enclosed application for more information.

# Make an informed choice.



Medigap Blue<sup>SM</sup> Medicare Supplement plan gives you comprehensive coverage from a name you can trust. This Plan Handbook gives you a quick reference to make it easy to decide which option is right for you. Inside, you'll see a comparison chart that puts your Medigap Blue Medicare Supplement plans side by side for easy reference.

If you need more help finding an option that fits your needs, it's always available. Just call us toll-free at 1-866-673-9109 (TTY/TDD users may call 711) to ask any questions.

## Easy ways to enroll:

---



### Mail:

Fill out the enclosed enrollment form and mail it in the postage-paid envelope provided.



### In Person:

Attend a Highmark Medicare Solutions Seminar and complete your application there. Call the toll-free number to find a meeting in your area.

## Need help? Get answers:

---



### Call:

Call toll-free 1-866-673-9109 (TTY/TDD users may call 711), 8 a.m.–8 p.m., seven days a week.



### Online:

Learn more about the plans we offer at [www.highmarkbcbs.com/medicare](http://www.highmarkbcbs.com/medicare)

Highmark is a registered mark of Highmark Inc. Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Medigap Blue is a service mark of the Blue Cross and Blue Shield Association.

MG-W-F 12/12

