

Medicare Supplement insurance plans

Enrolling in coverage that works for you



**Empire BlueCross BlueShield
New York 2021**



An Anthem Company

Thank you for your interest in a Medicare Supplement insurance plan from Empire BlueCross BlueShield.

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.

† Once enrolled into your Medicare Supplement insurance plan, your coverage is guaranteed for the life of the plan with only two exceptions/restrictions: nonpayment of premiums and material misrepresentation.

Why choose Empire BlueCross BlueShield?

- **Affordability:** Our size and commitment to innovation allows us to offer you competitive rates.
- **Premium Rate Guarantee:** Concerned your Medicare Supplement premium will increase within the first six months of membership? Not with us. Empire will hold any premium rate increase for six months, making it easier for you to budget your premium costs. After the initial six month rate guarantee period ends, premiums are subject to change in accordance with the terms of your policy.
- **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 and separate prescription drug coverages so you have the convenience of all your plans coming from one company.
- **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)

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 (\$203 for 2021).*
- **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.

SilverSneakers® fitness program

All the plans help you get connected to like-minded people and events, at no extra charge to you.



SilverSneakers fitness program:

- Access to thousands of participating fitness locations across the country, including exercise equipment, pools and SilverSneakers fitness classes.



At SilverSneakers.com, you'll find participating locations and see SilverSneakers class descriptions with sample videos. SilverSneakers blog articles cover exercise, health, nutrition, community and living well. And if you can't go to one of the SilverSneakers locations, you can work out at home with SilverSneakers On-Demand™ videos, and sign up for the SilverSneakers GO™ app.

To take part in the program, visit www.SilverSneakers.com/Check or call 1-888-423-4632 (TTY: 711).

Always consult your physician before engaging in an exercise program.

Plan comparison and opportunities to save

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	\$1,003	\$0	\$203	\$223
15 days in the hospital, 22 days in a Skilled Nursing Facility and \$12,000 for physicians, surgeons, and tests ²	\$4,458	\$0	\$203	\$223
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) [‡]	\$34,116	\$0	\$203	\$823

◇ These estimates are based on 2021 Medicare cost-sharing amounts. Your cost will vary with other Medicare Supplement insurance plans.

1 Cost represents \$203 Part B Deductible and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)

2 Cost represents \$1,484 Part A Deductible, \$203 Part B Deductible, 2-days of Skilled Nursing at \$185.50 per day and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)

3 Cost represents \$1,484 Part A Deductible, \$203 Part B Deductible, 14-days of hospitalization over covered days \$371 per days, 39-days of Skilled Nursing over covered days at \$185.50 per day and 20% of the Medicare covered services (Plan N = lessor of 20% or \$20 copay)

‡ New York limits the amount that Medicare non-participating providers can charge over the Medicare-approved amount to 5% over the Medicare-approved amount.

Complement your Medicare Supplement insurance plan with an Empire BlueCross BlueShield Prescription Drug Plan



Add a Part D Prescription Drug plan

Save on the high costs of prescription drugs. You can get a separate Part D plan that includes coverage for a wide range of brand name and generic medications for a separate premium, for added peace of mind. Ask your agent or broker for Empire BlueCross BlueShield Part D prescription drug plan enrollment information.



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. In some states, a plan(s) may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Pre-existing Conditions:

If you have had at least six months of prior creditable coverage or are in a guaranteed issue situation, you don't have to wait for coverage to start for a pre-existing condition. Many types of health care coverage count as creditable coverage, but they only count if you did not have a break for more than 63 days. This prior coverage can be used to eliminate or shorten waiting periods for pre-existing conditions. A pre-existing condition is a condition either treated or diagnosed six months prior to the effective date of your policy. Remember, for Medicare-covered services, Original Medicare will still cover the condition, even if you are responsible for out-of-pocket costs during the pre-existing condition waiting period.

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.



Ready to enroll?

Go to the Application section of this booklet.

How to reach us

TTY lines are available for those with hearing or speech loss.



Sales Department:‡

1-888-849-2420 (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:

1-844-395-1026 (TTY: 711)

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



Online benefits, discounts and health resources:

www.empireblue.com

General information about Medicare:

www.medicare.gov



In case of emergency, call 911.

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



An Anthem Company

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.

SilverSneakers participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer Members additional classes. Classes vary by location. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

This policy meets the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

Products offered are not connected with or endorsed by any division or agency of the state of New York, the United States government, or the Federal Medicare program.

The policy form numbers are: APLANAM(17)-NY BCBS; APLANBM(17)-NY BCBS; APLANFM(17)-NY BCBS; APLANGM(17)-NY BCBS; APLANNM(17)-NY BCBS.

IMPORTANT NOTICE - A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER.

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.

Your policy may be discontinued due to nonpayment of premiums or material misrepresentation. For costs and complete details of the coverage, please contact your agent or the health plan. Services provided by Empire HealthChoice Assurance, Inc., licensee of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.