

Medicare Supplement Program



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Regence BlueShield of Idaho is an Independent Licensee of the Blue Cross and Blue Shield Association



Regence

Together, we can take charge.SM

Medicare is very good coverage. But it doesn't pay for everything. Most people buy some form of Medicare Supplement coverage to take care of services Medicare doesn't cover.



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There’s a lot to know about Medicare and Medicare Supplement plans. This brochure will help you make sense of your options — and then find the one that fits you best.



Finding the Right Health Plan

Choose a Plan to Meet Your Needs

Most people find they want more insurance coverage than just Medicare. Which plan you choose depends on your health, finances, and preferences.

Medicare Supplement coverage has a number of benefit options. Regence BlueShield of Idaho offers four plan options that are sure to meet your needs and your pocketbook. Our Medicare Supplement plans include Plans A, C, F and G.

This brochure provides a brief summary of the plans. You'll find more detailed information in the "Outline of Medicare Supplement Coverage" that is included in this packet. Only the contract contains a complete description of the coverage.

The Regence Value

Regence BlueShield of Idaho has worked for Idahoans for 60 years, offering health insurance plans to meet the needs of individuals and groups. We are committed to helping our members make the most of their health care dollar. That's why we provide programs that are designed not only to help you when you need care, but also to support you in improving your overall health and wellness.

These programs and tools include an interactive Web site, **myRegence.com**. **MyRegence.com** provides advice and assistance in navigating the health care system, including tools to identify medications and their interactions. In addition, we are also pleased to offer you access to a number of health related discounts on goods and services such as fitness memberships, eyeglasses, hearing aid services and more. **These are not insurance, but are offered in addition to your medical plan to help you take charge of your health (we reserve the right to change these services at any time).** Visit our Web site at **www.regence.com/ID/products/medicare** for a complete list and more information.



Plan Highlights

You Choose: Providers, Physicians and Hospitals

You have the choice of any licensed physician, provider, or medical facility approved by Medicare, no matter where you are in the United States when you need care for an illness or injury.

Easy Claim Filing

Regence BlueShield of Idaho participates in the paperless filing of your Medicare part A and part B claims. This service guarantees your hospital and physician claims are submitted and will be paid according to the benefits of your policy, without additional paperwork. Once Medicare determines its payment, the claim is forwarded immediately to Regence BlueShield of Idaho for determination of any additional payment. You do not have to file any additional claim forms for Idaho hospital and physician services.

Worldwide Coverage

Regence BlueShield of Idaho's Medicare Supplement Plans go with you when you travel, even though Medicare benefits are available only when you are in the United States, its territories or possessions. When you are outside the U.S., these plans pay 80% of billed charges for eligible Medicare expenses for medically necessary emergency care, if care began during the first 60 days of the trip outside the U.S. This benefit is subject to a \$250 calendar year deductible and a \$50,000 lifetime maximum benefit.



Benefits At-A-Glance

What You Pay With Original Medicare Only	What A Regence Medicare Supplement Plan Pays	Plan A	Plan C	Plan F	Plan G
For the first 60 days of hospitalization, you pay the first \$1,068 (Part A deductible)	Part A deductible amount (\$1,068)		X	X	X
From the 61st day through the 90th day, you pay \$267 a day	Part A hospital coinsurance days 61-90 (\$267 per day)	X	X	X	X
From the 91st day through the 150th day, you pay \$534 for each lifetime reserve day	Part A hospital coinsurance days 91-150 (\$534 per day) each lifetime reserve day	X	X	X	X
After you use 90 days of hospitalization and all 60 lifetime reserve days, you pay all charges	All charges for extra 365 days in hospital	X	X	X	X
You pay \$133.50 a day for the 21st through 100th day and all costs for any days after 100 days in a skilled nursing facility	Skilled nursing facility coinsurance \$133.50/day for days 21-100		X	X	X
After a hospital stay, you pay for at-home recovery care that is not approved by Medicare	At-home recovery care Medicare does not cover. Limits apply				X
You pay for the first 3 pints of blood charged on Part A or Part B	First 3 pints of blood	X	X	X	X
You pay the \$135 Part B deductible each year for doctor and outpatient hospital services	Part B deductible amount (\$135)		X	X	

Benefits At-A-Glance (continued)

What You Pay With Original Medicare Only	What A Regence Medicare Supplement Plan Pays	Plan A	Plan C	Plan F	Plan G
You pay 20% of Medicare's approved charges for physician care, supplies, medical expenses and outpatient hospital expenses approved by Medicare	Part B coinsurance (20% of Medicare-approved charges)	X	X	X	X
Part B excess charges— all medical and outpatient hospital expenses in excess of amounts approved by Medicare	Pays medical and outpatient hospital expenses in excess of amounts approved by Medicare			Pays 100%	Pays 80%
You pay the entire cost for out-of-country emergencies	80% of emergency care in foreign countries after a separate \$250 deductible. \$50,000 lifetime maximum		X	X	X

Information to Help You Enroll

Who is Eligible for Benefits

You are eligible for coverage under a Medicare Supplement plan if you are 65 years of age or older and are enrolled in parts A and B of the Federal Medicare Act. Your spouse is also eligible if 65 years of age or older and is enrolled in parts A and B of the Federal Medicare Act; however, he or she must fill out a separate application for coverage. Your spouse and dependents under age 65 may apply for one of our individual plans. The applicant must reside in the state of Idaho. Coverage may begin the date of receipt of your application, or the first day of the month following the acceptance of your application. Premiums are prorated for partial months. There are no waiting periods for preexisting conditions.

How to Apply

The packet accompanying this brochure contains all of the forms you need to enroll in one of our Medicare Supplement plans. Once you have decided which plan is right for you, please complete the forms and return them to our office in the enclosed postage-paid envelope. A relative, your legal guardian, your physician or your broker can help you complete the forms.

Mail the forms directly to us, or return them to your broker or agent. **Do not send payment at this time.** You will be billed after your application is processed.

If you apply for a Medicare supplement plan within six months of enrolling in part B of Medicare, a health statement is not necessary if you meet the simple eligibility requirements. If you enroll after the six-month period, you will need to complete a health statement.

Accurate and Complete Answers

When you fill out an application for a new policy, be sure to answer all questions about your medical and health history accurately and completely. Regence BlueShield of Idaho may cancel your policy and refuse to pay any claims if you leave out or misrepresent important medical information. Please review the application carefully and be certain that all information has been properly indicated before you sign it.

Final Steps

Premium and Payment Procedures

We offer different ways to submit your payment depending on your individual preference:

- 1) Monthly billing Regence BlueShield of Idaho will send you a monthly billing statement with a remittance stub.
- 2) Bankdraft payment—this is an easy way to pay monthly since the payment is automatically deducted from the bank account of your choice. The payment will be electronically sent to Regence BlueShield of Idaho. This Electronic Funds Transfer (EFT) is taken between the 5th and the 7th of each month.

Your Identification Card

Your Regence BlueShield of Idaho identification card identifies you as a Regence Medicare Supplement policyholder. Be sure to show your card when you consult a doctor, dentist or are admitted to a hospital.

Guaranteed

Regence BlueShield of Idaho cannot cancel your coverage because of your age, your health, or use of your benefits.

Exclusions & Limitations

Benefits will not be provided for any expense not covered by Medicare, except as stated in the actual policy.

Termination of Coverage

We will need to terminate your policy if one of the following occurs:

- You misrepresent information
- You are no longer enrolled in Parts A and B of Medicare; or
- You fail to pay the premium.



How to Reach Us

When you have questions or need to talk through your options, there are many resources available. Regence staffs highly trained and experienced Medicare customer service representatives who are easy to reach and talk to.

Regence

Call us Monday through Friday, between 8 a.m. and 5 p.m.
Pacific Time:

Toll-free: 1-888-REGENCE (1-888-734-3623)
TTY: 711

We also have many resources available online:

Product details and forms for all our Medicare Supplement plans:
www.regence.com/ID/products/Medicare





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**Regence BlueShield of Idaho
Lewiston**

Corporate Office
1602 21st Avenue
Lewiston, Idaho 83501
(208) 746-2671

Boise (208) 336-2420

Coeur d'Alene (208) 667-2761

Pocatello (208) 234-0020

Twin Falls (208) 736-0755

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MED-F-1-2006

MED-G-1-2006

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