



Regence

REGENGE BRIDGE

# 2023 Decision Guide

Medicare Supplement (Medigap) plans

**Regence BlueCross BlueShield of Oregon**  
is an Independent Licensee of the Blue Cross and Blue Shield Association  
REG-36414-22/08-OR



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# Welcome

Original Medicare is good coverage, but it was never designed to cover everything. Often, people with Original Medicare Parts A and B want additional coverage for things that aren't covered by Medicare, such as deductibles and coinsurance. Medigap plans were intended for just that purpose—to supplement Medicare coverage, providing you with a more complete health care package.

This booklet explains the benefits of Medigap plans, and more specifically, the benefits of Regence Bridge Medigap plans. Because we offer a wide range of coverage options, we are confident you'll find a plan that suits both your health and financial needs. Regence is a nonprofit health plan, and we have a long history of serving Medicare beneficiaries. We're a local company, so our employees live in, work in, and serve people right here in the Pacific Northwest. And we see our members as valued representatives of our community.

**With a Regence Medigap plan you get:**

Help paying eligible expenses not covered by Medicare

No-cost fitness center membership\*

Toll-free access to a nurse 24/7\*

Secure members-only website\*

Discounts on health-related products and services\*

Local customer service and freedom from networks or referrals

*\*These programs are not insurance and may be changed or discontinued at any time.*

# Choosing a Medigap plan that’s right for you

When it comes to choosing a Medigap plan, there’s a lot to think about. We’re here to make it easy.

That’s why we’re committed to helping you through the entire process. We’ll help you identify your needs, review your options and answer your questions while you fill out your application. Then, when you become a member, we’re here to answer your claims questions and give you the information you need to make the health care decisions that are right for you.

**To see which plan will fit you best, first determine what you need.** Do you have a chronic condition that requires frequent doctor visits? If so, **Plan F\*** or **Plan G** may be a good choice for you, as they both cover Part B excess charges.

If you rarely need care, **Plan A** might be all you need. Or, you might want to take a look at **Plan K**,

which has a lower premium but greater cost-sharing. If you travel outside the United States on a regular basis, **Plans C\*, F\*, G** and **N** cover foreign travel emergencies.

As you think about what plan to choose, take a look at your past medical bills to see what kind of costs you might have in the future. Or, give one of our Medigap sales representatives a call. You can also call your insurance producer.

***\*You may be eligible for Plans C and F if you became Medicare-eligible before Jan. 1, 2020, based on disability or ESRD status, OR turned 65 before Jan. 1, 2020, and are currently enrolled in Medicare Part A and Part B.***

With **all** our Medigap plans, you have total control over your choice of providers. There are no network restrictions or referrals needed, so you can see any provider who accepts Medicare coverage.



# Regence Bridge Medigap options

Regence offers Medigap Plans A, G, K and N to all individuals enrolled in Medicare Part A and Part B. **You may be eligible for Plans C and F if you became Medicare-eligible before Jan. 1, 2020, based on disability or ESRD status, OR turned 65 before Jan. 1, 2020, and are currently enrolled in Medicare Part A and Part B.** All Medigap plans offer the same basic benefits: Medicare Part A coinsurance; Medicare Part B coinsurance/copays; the first three pints of blood; and hospice care coinsurance/copays. Please note that Plan K covers many benefits at 50% and also has an annual out-of-pocket limit.

The basic benefits cover some of the health care costs that can escalate and become a financial burden. These benefits are meant to supplement Medicare coverage, providing you with a more complete health care package. If you want more coverage than the basic benefits, all of the plans except Plan A have additional benefits.

The chart below gives you a quick look at the plans and benefits. Black dots mean that 100% of the benefit is paid. Amounts indicate the benefit is provided in that plan. Immediately following the chart is an explanation of the benefits.

## Regence Bridge plans

					Medicare first eligible before 2020 only	
Basic (core) benefits	A	G	K	N	C	F
Medicare Part A coinsurance/copays	•	•	•	•	•	•
Medicare Part B coinsurance/copays	•	•	50%	•**	•	•
Blood—first 3 pints	•	•	50%	•	•	•
Hospice care coinsurance/copays	•	•	50%	•	•	•
Additional benefits						
Skilled nursing facility coinsurance per day for days 21-100 of each benefit period		•	50%	•	•	•
Part A deductible (per benefit period)		•	50%	•	•	•
Part B deductible (once yearly)					•	•
Part B excess charges		•				•
Foreign travel emergency		80%		80%	80%	80%
Annual out-of-pocket limit			\$6,940*			

*\*Plan K pays 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit. This amount is for 2023 and may change in 2024.*  
*\*\*Plan N pays 100% of the Part B coinsurance, except for a copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that don't result in inpatient admission.*



What does each Medigap benefit cover?

Basic benefits—offered in all plans

**Medicare Part A (inpatient hospital) coinsurance**—This is the amount you may have to pay after you meet the Part A deductible.

**Medicare Part B (medical services) coinsurance**—This is the percentage of the Medicare-approved amount you may have to pay after you meet the Part B deductible.\*

**Blood**—Medigap plans cover the first three pints each year.\*

**Hospice care coinsurance/copays**—You must meet Medicare’s requirements for hospice, including a doctor’s certificate of terminal illness.\*

Additional benefits—offered by some plans

**Medicare Part A deductible (Plans G, K\* and N)**—When hospitalized, you’re required to pay a Medicare Part A deductible before Medicare begins to pay for any covered services. In 2023 the Part A deductible is \$1,600.\*\* The deductible is required once per benefit period. A benefit period begins the day you’re admitted to a hospital or skilled nursing facility. It ends when you haven’t received any inpatient hospital care (or care in a skilled nursing facility) for 60 days in a row. If you go into a hospital or a skilled nursing facility after a benefit period has ended, a new benefit period begins and you’ll be required to pay the Part A deductible again.

**Skilled nursing facility coinsurance (Plans G, K\* and N)**—You share a portion of skilled nursing facility expenses with Medicare. Your share of the cost is called your coinsurance. There is no coinsurance for the first 20 days of a benefit period. For days 21-100 of a benefit period the coinsurance is \$200\*\* per day.

\*PLEASE NOTE: Plan K covers 50% of the charges and you cover 50%.  
\*\*This amount is for 2023 and may change in 2024.

**Medicare Part B excess charges (Plan G)**— Sometimes you may receive Medicare Part B services from a doctor or provider who does not accept Medicare Assignment. This means the doctor may charge more for medical services than Medicare will pay. This extra amount is called excess charges. Plans G covers 100% of Part B excess charges for Medicare-eligible expenses.

**Foreign travel emergency (Plans G and N)**— In most cases, Medicare doesn’t pay for care provided outside the United States. During a trip to a foreign country, you may need emergency hospital, physician or medical care. If you receive medically necessary emergency care for an illness or injury that begins during the first 60 days of a trip and your care isn’t covered by Medicare, then you pay the first \$250 (once every calendar year) for Medicare-eligible expenses. Once you’ve paid this amount, your Medigap plan pays 80% of the billed charges for Medicare-eligible expenses up to a lifetime maximum of \$50,000.

Additional benefits available on Plans C and F for individuals who qualify

- Medicare Part A deductible
- Skilled nursing facility coinsurance
- Medicare Part B excess charges (Plan F only)
- Foreign travel emergency

**Medicare Part B deductible (Plans C and F)**— Medicare Part B pays for many physician services and other medical care. However, before Medicare begins to pay for services each year, you have to pay the Medicare Part B deductible. In 2023 the Part B deductible is \$226.\*\*

Female rates effective January 1, 2023

You may be eligible for Plans C and F if you became Medicare-eligible before Jan. 1, 2020, based on disability or ESRD status, OR turned 65 before Jan. 1, 2020, and are currently enrolled in Medicare Part A and Part B.

Your rate may change at your renewal date. Rates are guaranteed not to increase for 12 months after your renewal date. You may receive a monthly premium discount of \$45 if you qualify for our house-hold discount. You qualify if **(1)** you reside with a spouse or domestic partner of any age, or **(2)** you currently reside with at least one, but no more than three, other adults who are age 60 or older. The household discount will be removed if the other person no longer resides with you, other than in the case of his or her death. The rates below are the female rates.

Age band	Plan A		Plan C		Plan F		Plan G		Plan K		Plan N	
	Monthly EFT non-smoker	Monthly EFT smoker	Monthly EFT non-smoker	Monthly EFT smoker	Monthly EFT non-smoker	Monthly EFT smoker	Monthly EFT non-smoker	Monthly EFT smoker	Monthly EFT non-smoker	Monthly EFT smoker	Monthly EFT non-smoker	Monthly EFT smoker
<65	\$145	\$171	\$219	\$258	\$220	\$259	\$179	\$211	\$107	\$126	\$153	\$180
65	\$145	\$171	\$219	\$258	\$220	\$259	\$179	\$211	\$107	\$126	\$153	\$180
66	\$145	\$171	\$232	\$273	\$233	\$274	\$179	\$211	\$107	\$126	\$153	\$180
67	\$145	\$171	\$244	\$287	\$245	\$288	\$179	\$211	\$107	\$126	\$153	\$180
68	\$152	\$179	\$258	\$304	\$259	\$305	\$188	\$221	\$112	\$132	\$161	\$189
69	\$159	\$187	\$267	\$314	\$269	\$316	\$197	\$232	\$118	\$139	\$168	\$198
70	\$166	\$195	\$281	\$331	\$283	\$333	\$205	\$241	\$123	\$145	\$175	\$206
71	\$172	\$202	\$291	\$342	\$292	\$344	\$214	\$252	\$128	\$151	\$183	\$215
72	\$179	\$211	\$304	\$358	\$305	\$359	\$222	\$261	\$133	\$156	\$190	\$224
73	\$186	\$219	\$311	\$366	\$313	\$368	\$231	\$272	\$138	\$162	\$198	\$233
74	\$193	\$227	\$322	\$379	\$324	\$381	\$240	\$282	\$143	\$168	\$205	\$241
75	\$200	\$235	\$333	\$392	\$334	\$393	\$248	\$292	\$148	\$174	\$212	\$249
76	\$207	\$244	\$341	\$401	\$343	\$404	\$257	\$302	\$154	\$181	\$220	\$259
77	\$214	\$252	\$355	\$418	\$357	\$420	\$266	\$313	\$159	\$187	\$227	\$267
78	\$221	\$260	\$362	\$426	\$363	\$427	\$274	\$322	\$164	\$193	\$234	\$275
79	\$228	\$268	\$366	\$431	\$368	\$433	\$283	\$333	\$169	\$199	\$242	\$285
80	\$235	\$276	\$374	\$440	\$376	\$442	\$291	\$342	\$174	\$205	\$249	\$293
81	\$242	\$285	\$380	\$447	\$382	\$449	\$300	\$353	\$179	\$211	\$256	\$301
82	\$249	\$293	\$387	\$455	\$389	\$458	\$309	\$364	\$184	\$216	\$264	\$311
83	\$256	\$301	\$395	\$465	\$397	\$467	\$317	\$373	\$190	\$224	\$271	\$319
84	\$263	\$309	\$401	\$472	\$403	\$474	\$326	\$384	\$195	\$229	\$279	\$328
85	\$270	\$318	\$404	\$475	\$406	\$478	\$334	\$393	\$200	\$235	\$286	\$336
86	\$277	\$326	\$404	\$475	\$406	\$478	\$343	\$404	\$205	\$241	\$293	\$345
87	\$284	\$334	\$404	\$475	\$406	\$478	\$352	\$414	\$210	\$247	\$301	\$354
88	\$291	\$342	\$404	\$475	\$406	\$478	\$360	\$424	\$215	\$253	\$308	\$362
89	\$297	\$349	\$404	\$475	\$406	\$478	\$369	\$434	\$221	\$260	\$315	\$371
90+	\$304	\$358	\$404	\$475	\$406	\$478	\$377	\$444	\$226	\$266	\$323	\$380

Add \$2 to the rates reflected in the chart to calculate the monthly paper billing rate.

# Male rates effective January 1, 2023

You may be eligible for Plans C and F if you became Medicare-eligible before Jan. 1, 2020, based on disability or ESRD status, OR turned 65 before Jan. 1, 2020, and are currently enrolled in Medicare Part A and Part B.

Your rate may change at your renewal date. Rates are guaranteed not to increase for 12 months after your renewal date. You may receive a monthly premium discount of \$45 if you qualify for our house-hold discount. You qualify if **(1)** you reside with a spouse or domestic partner of any age, or **(2)** you currently reside with at least one, but no more than three, other adults who are age 60 or older. The household discount will be removed if the other person no longer resides with you, other than in the case of his or her death. The rates below are the male rates.

Age band	Plan A		Plan C		Plan F		Plan G		Plan K		Plan N	
	Monthly EFT		Monthly EFT		Monthly EFT		Monthly EFT		Monthly EFT		Monthly EFT	
	non-smoker	smoker	non-smoker	smoker	non-smoker	smoker	non-smoker	smoker	non-smoker	smoker	non-smoker	smoker
<65	\$158	\$186	\$219	\$258	\$220	\$259	\$196	\$231	\$117	\$138	\$168	\$198
65	\$158	\$186	\$219	\$258	\$220	\$259	\$196	\$231	\$117	\$138	\$168	\$198
66	\$158	\$186	\$232	\$273	\$233	\$274	\$196	\$231	\$117	\$138	\$168	\$198
67	\$158	\$186	\$244	\$287	\$245	\$288	\$196	\$231	\$117	\$138	\$168	\$198
68	\$166	\$195	\$258	\$304	\$259	\$305	\$206	\$242	\$123	\$145	\$176	\$207
69	\$174	\$205	\$267	\$314	\$269	\$316	\$215	\$253	\$129	\$152	\$184	\$216
70	\$181	\$213	\$281	\$331	\$283	\$333	\$225	\$265	\$134	\$158	\$192	\$226
71	\$189	\$222	\$291	\$342	\$292	\$344	\$234	\$275	\$140	\$165	\$200	\$235
72	\$196	\$231	\$304	\$358	\$305	\$359	\$243	\$286	\$146	\$172	\$208	\$245
73	\$204	\$240	\$311	\$366	\$313	\$368	\$253	\$298	\$151	\$178	\$216	\$254
74	\$212	\$249	\$322	\$379	\$324	\$381	\$262	\$308	\$157	\$185	\$224	\$264
75	\$219	\$258	\$333	\$392	\$334	\$393	\$272	\$320	\$162	\$191	\$232	\$273
76	\$227	\$267	\$341	\$401	\$343	\$404	\$281	\$331	\$168	\$198	\$240	\$282
77	\$234	\$275	\$355	\$418	\$357	\$420	\$291	\$342	\$174	\$205	\$248	\$292
78	\$242	\$285	\$362	\$426	\$363	\$427	\$300	\$353	\$179	\$211	\$256	\$301
79	\$250	\$294	\$366	\$431	\$368	\$433	\$309	\$364	\$185	\$218	\$264	\$311
80	\$257	\$302	\$374	\$440	\$376	\$442	\$319	\$375	\$191	\$225	\$273	\$321
81	\$265	\$312	\$380	\$447	\$382	\$449	\$328	\$386	\$196	\$231	\$281	\$331
82	\$272	\$320	\$387	\$455	\$389	\$458	\$338	\$398	\$202	\$238	\$289	\$340
83	\$280	\$329	\$395	\$465	\$397	\$467	\$347	\$408	\$208	\$245	\$297	\$349
84	\$288	\$339	\$401	\$472	\$403	\$474	\$357	\$420	\$213	\$251	\$305	\$359
85	\$295	\$347	\$404	\$475	\$406	\$478	\$366	\$431	\$219	\$258	\$313	\$368
86	\$303	\$356	\$404	\$475	\$406	\$478	\$375	\$441	\$224	\$264	\$321	\$378
87	\$310	\$365	\$404	\$475	\$406	\$478	\$385	\$453	\$230	\$271	\$329	\$387
88	\$318	\$374	\$404	\$475	\$406	\$478	\$394	\$464	\$236	\$278	\$337	\$396
89	\$326	\$384	\$404	\$475	\$406	\$478	\$404	\$475	\$241	\$284	\$345	\$406
90+	\$333	\$392	\$404	\$475	\$406	\$478	\$413	\$486	\$247	\$291	\$353	\$415

Add \$2 to the rates reflected in the chart to calculate the monthly paper billing rate.

# Tools that help you make the most of your health

We provide more than benefits. We also offer ways to help you stay healthy and better manage your health care costs, including a gym membership, discounts on health-related products and services, and access to online tools, which include a secure members-only website where you can check your benefits and claims, chat with a customer service professional and more.



## The Silver&Fit® program

With the Silver&Fit program, you get access to thousands of participating Standard fitness center locations, many with exercise classes for older adults, at no cost to you. You also have access to Premium locations, including fitness centers, studios and unique fitness experiences for a fee.\* Additionally, you can receive one complimentary home fitness kit each calendar year regardless of which network facility center—Standard or Premium—is chosen. The Silver&Fit program enables active older adults to be healthy, meet their fitness goals and maintain an active social life.



## Regence Advice24

Licensed nurses are available by phone 24/7 to provide immediate support to answer health questions, assess symptoms and recommend care. This program can also serve as an early warning system to flag health conditions before they become serious. Regence Advice24 is available to you on an unlimited basis at no cost to you.



## Regence Advantages discount program

Our Regence Advantages discount program gives you access to savings from several nationally recognized, health-related companies on a variety of health-related products and services to help you get and stay well. Access to the program is at no additional cost. Once you get access, the discounts include a variety of options, from local gyms to weight loss programs, and from hearing aids to alternative medicine providers, such as chiropractors and massage therapists.

**These programs are not insurance but are offered in addition to your Medigap plan to help you get information and support when you need it. We reserve the right to change or discontinue these services at any time.**

*The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH and used with permission herein.*

Please use the searchable directory at [silverandfit.com](https://silverandfit.com) or call 1-888-797-8086 to see if your location is a participating fitness center.

*\*Fees vary by Premium fitness center location. Please refer to the fitness center search on the Silver&Fit website.*

# Applying is easy!

## How to enroll

If you are ready to enroll, here's what you need to do:

Determine eligibility	To apply for a Regence Medigap plan, you must be enrolled in Medicare Part A and Part B, and reside in Oregon (or will at the time of coverage). If you need help deciding which plan will work for you, please call us at <b>1-844-REGENCE</b> (1-844-734-3623; TTY users should call 711), visit our website at <b>regence.com/medicare</b> , or talk to an insurance producer.
Choose plan	Review the plan options in the Outline of Coverage to find the right plan that works with your budget and lifestyle.
Complete application	Apply online at <b>regence.com/medicare</b> , over the phone with one of our sales representatives by calling <b>1-844-REGENCE</b> (1-844-734-3623; TTY users should call 711), or through an insurance producer. If you apply using the enclosed application, please be sure to complete all parts that pertain to you in ink, and then sign and mail. A return envelope is enclosed for your convenience.
Select payment method	Choose to pay your premium by one of the options listed on the application form: 1) monthly paper billing; or 2) electronic funds transfer (EFT) where the premium is automatically deducted from your bank account each month. A household discount may also be available.

# Frequently asked questions

## When will my coverage be effective?

If you meet eligibility requirements and your application is accepted, your coverage will usually begin on the first day of the following month, unless otherwise indicated.

## How do I receive care under this plan?

Simply show your Regence member ID card to your health care providers so they know who to bill. That's it! In most cases, there's virtually no paperwork. When you enroll, you'll receive a new-member welcome kit with additional information. You can also give us a call if you have any questions.

## What if I'm outside the service area?

Wherever you are in the U.S. you can receive care from any Medicare-approved provider or facility. In most cases, Medicare doesn't pay for care **outside** the U.S. Regence Bridge Medigap Plans C\*, F\*, G and N help with emergency care expenses in a foreign country. See page 6 for more information.

## Does it cost more to buy coverage through an insurance producer?

No. There's never an extra cost or obligation if you use an appointed insurance producer.

## Are prescription drugs covered?

No. Only Medicare Part B drugs are covered. You may be able to enroll in Medicare Part D, which will give you prescription drug coverage. Contact a sales representative at **1-844-REGENCE** (1-844-734-3623) (TTY: 711) Monday through Friday, 8 a.m. to 5 p.m. Pacific time for more information or talk to an insurance producer.

**Exclusions.** We will not provide benefits for any of the following:

- Expenses duplicated by Medicare.
- Expenses not covered by Medicare.
- Third party liability—services and supplies for treatment of illness or injury for which a third party is responsible.
- Services and supplies provided by a provider not recognized by Medicare—any services or supplies provided by a physician, hospital,

## How are eye exams covered?

Medicare provides coverage for diagnosis and treatment of eye conditions. Additionally, members with diabetes are eligible for a dilated eye exam once every calendar year. Routine medical eye exams are not a benefit of Medigap plans. However, supplemental coverage can be purchased separately for routine eye exams, glasses or contacts.

## What can I do if I have a grievance or appeal?

If you aren't completely satisfied with our service or the quality of the medical care you received, please call Customer Service at 1-888-319-0942. Our goal is always to protect your rights and find a solution as quickly as possible.

## How could my Regence Medigap coverage be cancelled?

Here are some circumstances when your coverage could be cancelled:

- If you fail to pay the monthly premium, subject to a 30-day grace period
- If you commit fraud or allow another person to use your member ID card to obtain services
- If you commit fraud or make misrepresentations on your individual application form that affect your eligibility to enroll in this plan

## Is there a waiting period before pre-existing conditions are covered?

No.

***\*You may be eligible for Plans C and F if you became Medicare eligible before January 1, 2020 based on disability or ESRD status, OR have turned 65 before January 1, 2020 and are currently enrolled in Medicare Part A & Part B.***

skilled nursing facility, or any other provider that is not recognized as payable under the Medicare Act, except as specifically covered under the policy for foreign travel. This includes services provided by a provider who has opted out of Medicare, and who must by federal law enter into an agreement with you regarding your liability for the care that provider gives you.



## Regence Bridge Medicare Supplement (Medigap) plans

For more information, call one of our  
Plan's sales representatives, 8 a.m. to 5 p.m.,  
Pacific time, Monday through Friday  
**toll-free: 1-844-REGENCE (1-844-734-3623).**  
TTY users should call 711. Or contact your  
local insurance producer.

[regence.com/medicare](https://regence.com/medicare)

American Specialty Health (ASH) Fitness Inc. is a separate company that provides discount wellness programs.



P.O. Box 1271  
Portland, OR 97207-1271

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