

Washington Outline of Medicare Supplement Coverage — Cover Page 1 of 2

Benefit Plans A, C, F, and I



See Outlines of Coverage sections for details about ALL plans

These charts show the benefits included in each of the standardized Medicare Supplement plans. Every company must make available Plan "A". Some plans may not be available in your state. Plans offered by Premera Blue Cross are highlighted.

BASIC BENEFITS for Plans A - J											
Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.											
Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services.											
Blood: First three pints of blood each year.											
★A★	B	★C★	D	E	★F★	F*	G	H	★I★	J	J*
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits		Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	
		Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance		Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	
		Part B Deductible			Part B Deductible					Part B Deductible	
					Part B Excess (100%)		Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)	
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	
			At-Home Recovery				At-Home Recovery		At-Home Recovery	At-Home Recovery	
				Preventive Care Not Covered By Medicare						Preventive Care Not Covered By Medicare	

*Plans F and J also have an option called a high deductible F and a high deductible plan J. These high deductible plans pay the same benefits as Plans F and J after one has paid a calendar year \$1,900 deductible. Benefits from high deductible plans F and J will not begin until out-of-pocket expenses exceed \$1,900. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the contract. These expenses include the Medicare deductibles for Part A and B but do not include the plan's separate foreign travel emergency deductible.

Premera Blue Cross does not offer the high deductible plan F or J.

Washington Outline of Medicare Supplement Coverage – Cover Page 2 Benefit Plans A, C, F and I

BASIC BENEFITS for Plans K and L include similar services as plans A – J, but cost-sharing for the basic benefits is at different levels.		
J	K**	L**
Basic Benefits	100% of Part A Hospitalization Coinsurance plus coverage for 365 Days after Medicare Benefits End	100% of Part A Hospitalization Coinsurance plus coverage for 365 Days after Medicare Benefits End
	50% Hospice cost-sharing	75% Hospice cost-sharing
	50% of Medicare-eligible expenses for the first three pints of blood.	75% of Medicare-eligible expenses for the first three pints of blood.
	50% Part B Coinsurance, except 100% Coinsurance for Part B Preventative services	75% Part B Coinsurance, except 100% Coinsurance for Part B Preventative Services
Skilled Nursing Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance
Part A Deductible	50% Part A Deductible	75% Part A Deductible
Part B Deductible		
Part B Excess (100%)		
Foreign Travel Emergency		
At-Home Recovery		
Preventive Care Not Covered By Medicare		
	\$4,440 Out-of-pocket Annual Limit***	\$2,220 Out-of-pocket Annual Limit***

Plans K and L provide for different cost-sharing for items and services than A – J. Once you reach the annual limit, the plans pay 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does **not include charges from your provider that exceed Medicare-approved amounts, called "Excess Charges." You will be responsible for paying excess charges.

***The out-of-pocket annual limit will increase each year for inflation.

See Outlines of Coverage for details and exceptions.

**SUBSCRIPTION CHARGES AND PAYMENT MODES:
Rates effective January 1, 2008**

	<u>ELIGIBLE BY AGE</u>		<u>ELIGIBLE BY DISABILITY</u>	
	<u>AFT Payment Option Monthly subscription charges per person</u>	<u>Billing Option Monthly subscription charges per person</u>	<u>AFT Payment Option Monthly subscription charges per person</u>	<u>Billing Option Monthly subscription charges per person</u>
<u>Plan A</u>	<u>\$170.00*</u>	<u>\$175.00</u>	<u>\$197.00*</u>	<u>\$202.00</u>
<u>Plan C</u>	<u>\$187.00*</u>	<u>\$192.00</u>	<u>N/A</u>	<u>N/A</u>
<u>Plan F</u>	<u>\$196.00*</u>	<u>\$201.00</u>	<u>N/A</u>	<u>N/A</u>
<u>Plan I</u>	<u>\$188.00*</u>	<u>\$193.00</u>	<u>N/A</u>	<u>N/A</u>

- Rates shown reflect a \$5 monthly discount for AFT payments compared to the monthly billing option.

Payment Mode Options

- Monthly payment by Automatic Funds Transfer (AFT)
OR
- If you prefer us to bill you, Premera Blue Cross will send you a bill in the mail each month.

SUBSCRIPTION CHARGES INFORMATION

We (Premera Blue Cross) can only raise your subscription charges if we raise the subscription charge for all contracts like yours in this state.

DISCLOSURES

Use this outline to compare benefits and subscription charges among contracts.

READ YOUR CONTRACT VERY CAREFULLY

This is only an outline describing your contract's most important features. You must read the contract itself to understand all of the rights and duties of both you and your Medicare supplement carrier.

RIGHT TO RETURN CONTRACT

If you find that you are not satisfied with your coverage, you may return it to 7001 - 220th St. S.W., Mountlake Terrace, Washington 98043-2124. If you send the contract back to us within thirty (30) days after you receive it, we will treat the contract as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new contract and are sure you want to keep it.

NOTICE

This contract may not fully cover all of your medical costs.

Neither Premera Blue Cross nor its agents are connected with Medicare.

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "Medicare & You" for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new contract, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your contract and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

PLAN A
MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Hospitalization* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: --While using 60 lifetime reserve days --Once lifetime reserve days are used: --- Additional 365 days --- Beyond the additional 365 days	All but \$1,024 All but \$256 a day All but \$512 a day \$0 \$0	\$0 \$256 a day \$512 a day 100% of Medicare eligible expenses \$0	\$1,024 (Part A deductible) \$0 \$0 \$0** All costs
Skilled Nursing Facility Care* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$128 a day \$0	\$0 \$0 \$0	\$0 Up to \$128 a day All costs
Blood First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
Hospice Care Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the carrier stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the contract's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A (continued)
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

* Once you have been billed \$135 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Medical Expenses - In Or Out Of The Hospital And Outpatient Hospital Treatment , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First \$135 of Medicare approved amounts* Remainder of Medicare approved amounts Part B excess charges (Above Medicare approved amounts)	\$0 Generally 80% \$0	\$0 Generally 20% \$0	\$135 (Part B Deductible) \$0 All costs
Blood First 3 pints Next \$135 of Medicare approved amounts* Remainder of Medicare approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$135 (Part B deductible) \$0
Clinical Laboratory Services - Tests For Diagnostic Services	100%	\$0	\$0

**PLAN A
PARTS A & B**

Home Health Care-Medicare Approved Services Medically necessary skilled care services and medical supplies Durable medical equipment First \$135 of Medicare approved amounts* Remainder of Medicare approved amounts	100% \$0 80%	\$0 \$0 20%	\$0 \$135 (Part B deductible) \$0
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PLAN C
MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Hospitalization* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: --While using 60 lifetime reserve days --Once lifetime reserve days are used: --- Additional 365 days --- Beyond the additional 365 days	All but \$1,024 All but \$256 a day All but \$512 a day \$0 \$0	\$1,024 (Part A deductible) \$256 a day \$512 a day 100% of Medicare eligible expenses \$0	\$0 \$0 \$0 \$0** All costs
Skilled Nursing Facility Care* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$128 a day \$0	\$0 Up to \$128 a day \$0	\$0 \$0 All costs
Blood First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
Hospice Care Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the carrier stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the contract's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN C (continued)
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

* Once you have been billed \$135 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Medical Expenses - In Or Out Of The Hospital And Outpatient Hospital Treatment , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First \$135 of Medicare approved amounts* Remainder of Medicare approved amounts Part B excess charges (Above Medicare approved amounts)	\$0 Generally 80% \$0	\$135 (Part B deductible) Generally 20% \$0	\$0 \$0 All costs
Blood First 3 pints Next \$135 of Medicare approved amounts* Remainder of Medicare approved amounts	\$0 \$0 80%	All costs \$135 (Part B deductible) 20%	\$0 \$0 \$0
Clinical Laboratory Services - Tests For Diagnostic Services	100%	\$0	\$0

PLAN C
PARTS A & B

Home Health Care-Medicare Approved Services Medically necessary skilled care services and medical supplies Durable medical equipment First \$135 of Medicare approved amounts* Remainder of Medicare approved amounts	100% \$0 80%	\$0 \$135 (Part B deductible) 20%	\$0 \$0 \$0
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PLAN C (continued)
OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Foreign Travel - Not Covered by Medicare Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

PLAN F
MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Hospitalization* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: --While using 60 lifetime reserve days --Once lifetime reserve days are used: --- Additional 365 days --- Beyond the additional 365 days	All but \$1,024 All but \$256 a day All but \$512 a day \$0 \$0	\$1,024 (Part A deductible) \$256 a day \$512 a day 100% of Medicare eligible expenses \$0	\$0 \$0 \$0 \$0*** All costs
Skilled Nursing Facility Care* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$128 a day \$0	\$0 Up to \$128 a day \$0	\$0 \$0 All costs
Blood First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
Hospice Care Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

*****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the carrier stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the contract's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F (continued)
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

* Once you have been billed \$135 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Medical Expenses - In Or Out Of The Hospital And Outpatient Hospital Treatment , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First \$135 of Medicare approved amounts*	\$0	\$135 (Part B deductible)	\$0
Remainder of Medicare approved amounts	Generally 80%	Generally 20%	\$0
Part B excess charges (Above Medicare approved amounts)	\$0	100%	\$0
Blood First 3 pints	\$0	All costs	\$0
Next \$135 of Medicare approved amounts*	\$0	\$135 (Part B deductible)	\$0
Remainder of Medicare approved amounts	80%	20%	\$0
Clinical Laboratory Services - Tests For Diagnostic Services	100%	\$0	\$0

PLAN F
PARTS A & B

Home Health Care-Medicare Approved Services Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment First \$135 of Medicare approved amounts*	\$0	\$135 (Part B deductible)	\$0
Remainder of Medicare approved amounts	80%	20%	\$0

PLAN F (continued)
OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Foreign Travel - Not Covered by Medicare Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

PLAN I
MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Hospitalization* Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61st thru 90th day 91st day and after: --While using 60 lifetime reserve days --Once lifetime reserve days are used: --- Additional 365 days --- Beyond the additional 365 days	All but \$1,024 All but \$256 a day All but \$512 a day \$0 \$0	\$1,024 (Part A deductible) \$256 a day \$512 a day 100% of Medicare eligible expenses \$0	\$0 \$0 \$0 \$0** All costs
Skilled Nursing Facility Care* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$128 a day \$0	\$0 Up to \$128 a day \$0	\$0 \$0 All costs
Blood First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
Hospice Care Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

****NOTICE:** When your Medicare Part A hospital benefits are exhausted, the carrier stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the contract's "Core Benefits." During this time, the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN I (continued)
MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

* Once you have been billed \$135 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Medical Expenses - In Or Out Of The Hospital and Outpatient Hospital Treatment, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, First \$135 of Medicare approved amounts*	\$0	\$0	\$135 (Part B deductible)
Remainder of Medicare approved amounts	Generally 80%	Generally 20%	\$0
Part B excess charges (Above Medicare approved amounts)	\$0	100%	\$0
Blood First 3 pints	\$0	All costs	\$0
Next \$135 of Medicare approved amounts*	\$0	\$0	\$135 (Part B deductible)
Remainder of Medicare approved amounts	80%	20%	\$0
Clinical Laboratory Services - Tests for Diagnostic Services	100%	\$0	\$0

**PLAN I (continued)
PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p>Home Health Care-Medicare Approved Services Medically necessary skilled care services and medical supplies Durable medical equipment First \$135 of Medicare approved amounts* Remainder of Medicare approved amounts</p>	<p>100% \$0 80%</p>	<p>\$0 \$0 20%</p>	<p>\$0 \$135 (Part B deductible) \$0</p>
<p>At-home Recovery Services - Not covered by Medicare Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a Home Care Treatment Plan</p> <p>Benefit for each visit</p> <p>Number of visits covered (must be received within 8 weeks of last Medicare approved visit)</p> <p>Calendar year maximum</p>	<p>\$0 \$0 \$0</p>	<p>Actual charges to \$40 a visit Up to the number of Medicare Approved visits not to exceed 7 each week \$1600</p>	<p>Balance</p>

PLAN I (continued)
OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Foreign Travel - Not Covered by Medicare Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	 \$0 \$0	 \$0 80% to a lifetime maximum benefit of \$50,000	 \$250 20% and amounts over the \$50,000 lifetime maximum