

Effective January 1, 2012



Now is the time when freedom is yours.

PREMERA | 

BLUE CROSS

We're here. We're with you.

## **Premera Blue Cross helps you enjoy it.**

Our Medicare Supplement plans give you peace of mind about your healthcare coverage throughout your retirement. They cover the growing costs Original Medicare alone leaves you to pay, and give you freedom to see the doctor you want, wherever you want.

We are a trusted name in healthcare and being helpful is number one in our book. Use the expertise of our highly-trained, local representatives to assist you in choosing the plan that fits your needs. And know that if you ever have questions about the best way to use your plan, we're here to help.

# Hang Ten



## We're right here in Washington, not thousands of miles away.

Our local, responsive customer service teams are ready to help you with any questions on claims or how to use your benefits. They are trained and equipped to help you get the answers you need when you need them.

## People have counted on us since 1945.

The Premera Pinnacle Medicare Supplement plan portfolio was created based on plan preferences our members have shown. With these plans you can count on:

- Having the flexibility to see the doctor of your choice.
- Rates not increasing based on your age, and individual subscribers can't be singled out for rate increases.
- Feeling safe and secure knowing that your plan is guaranteed renewable.
- Your coverage won't be terminated if your health changes.\*
- Paperwork being kept to a minimum.
- Nationwide coverage when you travel.

\* Material misrepresentation of information on the application or nonpayment of subscription charges can be cause for cancelling coverage.

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## Premera makes life easier

**Manage your health and health plan online.** Premera's member web site lets you store and manage health information, and access health and fitness tracking tools.

**Free 24-Hour-NurseLine.** This service connects you with registered nurses who answer your medical questions and advise you to get the care you need.



**We're here. We're with you.**

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## Things to know about Medicare

- Medicare provides basic healthcare coverage, but it's not always enough
- Medicare Part A provides hospital insurance, yet it requires you to pay deductible or cost share (coinsurance) for inpatient hospital care
- Medicare Part B has an annual deductible and typically covers only 80% of Medicare's approved amount for medical care

### Ask yourself...

Before you consider which options are best for you, ask yourself these questions:



**Do I know that I'm financially prepared to cover the growing costs Medicare alone doesn't cover?**

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## Guaranteed Acceptance

You have a one-time, six-month window for guaranteed acceptance into Medicare Supplement Plans. This window begins on the first day of the month you turn 65 and enroll in Medicare Part A and B.



Can I **protect** my assets and health for the length of my retirement?



Do I want the **flexibility** to see the doctor of my choosing while on Medicare?

Our Medicare Supplement plans cover the growing costs that Original Medicare alone leaves you to pay. If the doctor takes Medicare, our plans let you choose who you want, wherever you want. You also don't need referrals to specialists, unlike many Medicare Advantage plans.

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# Premera Pinnacle Medicare Supplement Plans

Find the plan that is right for you.

<b>Plan A</b>	<b>An economical choice.</b> Plan A provides coverage for hospital and physician cost shares.
<b>Plan F</b>	<b>The most popular and comprehensive plan.</b> Plan F provides 100% coverage for Medicare covered services. Deductibles and cost shares are covered.
<b>High Deductible Plan F</b>	<b>The same as plan F, but with a high deductible and a lower monthly rate.</b> A nice fit if you are used to a high deductible health plan. You can use funds in an existing HSA (Health Savings Account) to pay for medical expenses applied to your deductible.
<b>Plan N</b>	<b>Comprehensive coverage and predictability of a copay.</b> 100% coverage on all inpatient hospital services. Pay only a copay for office visits and emergency room visits.

For more in-depth information refer to the enclosed **Outline of Coverage**.

## Discounts give you *extra* value

The Extras! Program gives you **discounts** on things like fitness and weight management programs, eye care, vision hardware, laser vision correction, contact lenses and hearing aids.\* Go online at [premera.com/discounts](https://premera.com/discounts) for more information.

\*We reserve the right to change or discontinue the Extras! program at any time, without notice.

## Fits Your Needs. Fits Your Budget.

Medicare Supplement plans are a great value because they cover things like Original Medicare deductibles and cost shares (coinsurance and copays). To learn what these terms mean, see our Medicare glossary on the next page.

What's Covered	Plan A	Plan F	High Deductible Plan F	Plan N
Basic Medicare Supplement Benefits	✓	✓	✓	✓
100% Part A (Hospital) Deductible		✓	✓	✓
100% Part B (Outpatient/Medical) Deductible		✓	✓	
100% Part B (Outpatient/Medical) Cost shares	✓	✓	✓	✓*
100% Part B Excess Charges		✓	✓	
Foreign Travel Emergency Services		✓	✓	✓
Skilled Nursing Facility Cost shares		✓	✓	✓

\*Pay only a copay for office and emergency room visits.

Policy form numbers: Plan A 021190 (06-2010), 021194 (06-2010); Plan N 021191 (06-01-2010), 021195 (06-01-2010); Plan F 021192 (06-2010), 021196 (06-2010); High Deductible Plan F 021193 (06-2010), 021197 (06-2010).

### Monthly subscription charges per person

Save \$5 per month with Automatic Funds Transfer (AFT) or if you prefer, we can send you a paper bill each month.

Plan A		Plan F		High Deductible Plan F		Plan N	
AFT	Paper	AFT	Paper	AFT	Paper	AFT	Paper
\$132	\$137	\$166	\$171	\$68	\$73	\$130	\$135

AFT rates above reflect a \$5 discount per month in comparison to paper billing.

## 3 ways to enroll today!

1. Apply **online**: at [premera.com](http://premera.com)
2. Apply by **mail**: complete the enclosed enrollment application, sign and date all forms, and return to us in the enclosed pre-addressed envelope.
3. Talk to your **producer**: to find the plan that is right for you and for help submitting your application.

# Medicare Glossary

**Medicare Part A** helps pay for inpatient care in hospitals and skilled nursing facilities. Part A is available to most people who are eligible for Medicare at no cost.

**Medicare Part B** is available for a monthly premium. Medicare Part B helps pay for doctor visits, lab tests, durable medical equipment and outpatient hospital treatment.

**Medicare Part B excess charge** is the difference between the Medicare approved amount and is the amount a doctor or other healthcare provider is legally permitted to charge.

**Medicare Supplement plans** help cover the growing costs Original Medicare alone leaves you to pay.

**Here are some other definitions to help you understand Medicare and Medicare Supplement benefits:**

**Covered services**—the healthcare services and supplies for which your health plan(s) provides benefits.

**Deductible**—the amount you pay for healthcare before Original Medicare begins to pay.

**Cost shares**—the amount you pay, such as copays and coinsurance.

**Copay**—a flat fee you pay at the time a service is rendered.

**Coinsurance**—your share of the fee for a service. If your plan's coinsurance share is 20%, you pay 20% of the allowable charge and your plan pays the other 80% (after you meet your deductible).

A photograph of an older man with a white beard and balding head, smiling and swimming in a river. The water is dark green and rippling. In the background, there are large, grey rocks and some green foliage. The scene is brightly lit, suggesting a sunny day.

**Dive in.**

Because we're  
**Medicare experts,** you don't have to be!

Call **1.800.752.6663**

or talk to your producer today.



## Start enjoying the Premera advantage!

If you have any questions, call us.  
Or talk to your producer about  
the plan that is right for you.

### Premera Blue Cross

**Phone:**

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