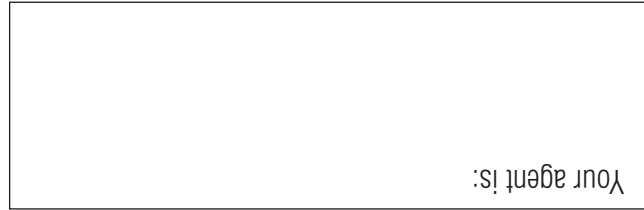


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South Carolina



# Providing the Medicare Supplement Benefits You Need ...

Plan "A"		
Age	Monthly Bank Draft	Monthly
65	\$ 76.87	\$ 81.78
66	\$ 84.02	\$ 89.38
67	\$ 91.37	\$ 97.20
68	\$ 92.86	\$ 98.79
69	\$ 94.41	\$100.44
70	\$ 96.35	\$102.50
71	\$109.39	\$116.37
72	\$111.12	\$118.21
73	\$112.92	\$120.13
74	\$114.77	\$122.10
75	\$117.70	\$125.21
76	\$118.88	\$126.47
77	\$120.74	\$128.45
78	\$122.87	\$130.71
79	\$123.59	\$131.48
80+	\$131.19	\$139.56

Plan "B"		
Age	Monthly Bank Draft	Monthly
65	\$104.38	\$111.04
66	\$114.09	\$121.37
67	\$124.96	\$132.94
68	\$127.46	\$135.60
69	\$130.99	\$139.35
70	\$132.78	\$141.26
71	\$157.20	\$167.23
72	\$160.16	\$170.38
73	\$163.26	\$173.68
74	\$166.49	\$177.12
75	\$170.79	\$181.69
76	\$173.38	\$184.45
77	\$177.06	\$188.36
78	\$179.33	\$190.78
79	\$179.33	\$190.78
80+	\$198.81	\$211.50

Plan "C"		
Age	Monthly Bank Draft	Monthly
65	\$120.09	\$127.76
66	\$131.26	\$139.64
67	\$144.36	\$153.57
68	\$147.56	\$156.98
69	\$150.90	\$160.53
70	\$154.38	\$164.23
71	\$188.51	\$200.54
72	\$192.35	\$204.63
73	\$196.37	\$208.90
74	\$200.60	\$213.40
75	\$205.03	\$218.12
76	\$209.66	\$223.04
77	\$214.54	\$228.23
78	\$217.69	\$231.58
79	\$217.69	\$231.58
80+	\$243.46	\$259.00

Plan "D"		
Age	Monthly Bank Draft	Monthly
65	\$108.52	\$115.45
66	\$118.61	\$126.18
67	\$130.42	\$138.74
68	\$133.28	\$141.79
69	\$136.29	\$144.99
70	\$139.45	\$148.35
71	\$168.42	\$179.17
72	\$171.89	\$182.86
73	\$175.53	\$186.73
74	\$179.34	\$190.79
75	\$183.70	\$195.43
76	\$187.52	\$199.49
77	\$191.91	\$204.16
78	\$192.89	\$205.20
79	\$192.89	\$205.20
80+	\$219.88	\$233.91

Plan "F"		
Age	Monthly Bank Draft	Monthly
65	\$134.74	\$143.34
66	\$147.28	\$156.68
67	\$162.03	\$172.37
68	\$165.61	\$176.18
69	\$169.36	\$180.17
70	\$173.29	\$184.35
71	\$201.33	\$214.18
72	\$205.64	\$218.77
73	\$210.17	\$223.59
74	\$215.30	\$229.04
75	\$219.89	\$233.93
76	\$223.83	\$238.12
77	\$223.83	\$238.12
78	\$223.83	\$238.12
79	\$223.83	\$238.12
80+	\$273.43	\$290.88

Quarterly payment plan available – Multiply monthly rate x 3  
You pay a one-time \$12 application fee unless otherwise stated.

# At Rates You Can Afford.

Most private insurance companies offer standardized Medicare supplemental policies. How do you make a choice when all the policies look the same? While all Medicare supplements look alike, the companies offering them are very different.

Choose a Medicare supplement from the company committed to superior customer service for more than half a century — BlueCross BlueShield of South Carolina.

## Make the Right Choice

When it comes to your Medicare supplement coverage, choose the company that offers you a tradition of experience, service and security that outshines the rest. BlueCross BlueShield of South Carolina has been protecting Palmetto State seniors for more than 60 years. We couldn't have been in the business for this long without listening to your concerns — and responding to them.

One concern is the rising cost of health care. Even though Medicare increases the amount that comes out of your pocket each year, we strive to keep your premiums affordable. We'll increase your coverage to accommodate Medicare's changes without straining your budget. And, you have the convenience of choosing your own payment plan — quarterly, monthly or monthly bank draft.

## BlueCross Is the Difference

Other features that set us apart from the rest are all the added values you enjoy with your BlueCross policy.

### Choice of Doctors and Hospitals

You can visit any doctor, specialist or hospital.

### Monthly Bank Draft Option

Our free Monthly Bank Draft Option makes it easier than ever to pay your premiums. Your premiums *automatically* transfer from your checking account directly to us. You'll never risk a lapse in coverage!

Best of all, you'll reduce your Medicare supplement policy premiums by *6 percent!* Monthly bank drafts are less expensive for us to process, so we pass the savings on to you!

### Save Up to 50 Percent on Hearing Services

You and your immediate family (children, siblings and parents) can save up to 50 percent on various hearing services.

### Save Up to 60 Percent on Eyewear

Why pay more than you have to for your eyewear? Members can save up to 60 percent on eye exams, frames, lenses and even contact lenses.

### Save 15 Percent on Hair Restoration Procedures

If you have thinning hair, you can take advantage of our hair restoration discount program. As a member you'll receive a 15 percent discount off the cost of a hair restoration procedure that restores your own growing hair. Once transplanted, it continues to grow naturally. To find a participating location or center, visit our Web site at [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com).

### Save on Alternative Health Care

With Natural Blue<sup>SM</sup>, members can access a diverse and extensive network of health care providers and enjoy savings at select acupuncturists, massage therapists and chiropractors around the state and the nation. Or you can buy health products at reduced prices, such as vitamins, herbal supplements, books, tapes and more.

### Save on Allergy Relief

Members can take a 10 percent discount on products offered to improve indoor air quality. Call 1-877-365-6238 or visit [www.SouthCarolinaBlues.com/discounts](http://www.SouthCarolinaBlues.com/discounts) for more information.

### Save on LASIK

The freedom to see at a price you can afford! This procedure can correct nearsightedness as well as astigmatism. In addition to your laser vision correction, you will be entitled to pre- and post-operative care with this offer.

### Save an Average of 20 Percent on Cosmetic Surgery

Members are eligible for preferred rates on a variety of cosmetic procedures. Just show your BlueCross ID card to one of our participating cosmetic surgery partners.

### Save As Much As 50 Percent on Weight Loss Programs

With our value-added program, members are eligible for substantial discounts on weight loss programs and services. You can even get a 30-day trial membership with NO program charge!

### Save Time and Trouble!

With *My Insurance Manager*, you can check information about your BlueCross policy coverage 24 hours a day, seven days a week — online. Visit [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com) and click on *My Insurance Manager* for your secure, private information resource. This service is simple to use and 100 percent FREE! Plus, as a member, you'll also have access to *My Pharmacy Manager*, an online drug information tool that lets you compare costs.

### Save on Spa Getaways

Want to reduce stress and help prevent illness? If so, what better way to relax than at a spa? Now members can take advantage of exclusive spa discounts through our Natural Blue program. Today's spas offer a range of wellness services, including massage therapy, mind/body therapies and more.

### Save on Healthy Reading

Stay health-conscious and informed with significant discounts off the cover price of magazine subscriptions.

## In the End, There's No Comparison

Get the coverage you need from the insurance company that fills the gaps in Medicare for thousands of Palmetto State seniors. Your policy is guaranteed renewable — as long as you pay your premiums, you'll always have this solid Medicare supplement protection. Ask your agent for more information on our Medicare supplement policies.

You'll become a member on the first or 15th of the month after we approve your application. In fact, we're sure you'll enjoy the BlueCross difference. Try any of our Medicare supplement plans for 30 days. If you're not satisfied for any reason at all, just return your policy. If you haven't submitted any claims, we'll immediately send you a full refund.

We have that kind of confidence because we believe in our business — serving you.

Learn more online at [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com).

BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross and Blue Shield Association.



South Carolina

[www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com)

# BlueCross BlueShield of South Carolina Medicare Supplement Policies Comparison Chart

In this comparison of coverage you'll find brief descriptions of the important features of BlueCross BlueShield of South Carolina's Medicare supplement policies.

This comparison is not the insurance contract and only actual provisions of the Policy control how BlueCross

will pay benefits. Neither BlueCross nor its agents are connected with Medicare. If you want further information on Medicare and its limitations, consult the Centers for Medicare & Medicaid Services (CMS, formerly HCFA) publications or your local Social Security office.

Part A Hospital Insurance – Covered Services							
Service	Medicare Pays	Policy “A” Pays	Policy “B” Pays	Policy “C” Pays	Policy “D” Pays	Policy “F” Pays	Your Policy Pays
<b>Hospitalization</b> Semiprivate room and board. General nursing and miscellaneous hospital services and supplies.	First 60 days, all but \$1,068 and all but first three pints of blood  61st to 90th day, all but \$267 a day  91st to 150th day (Lifetime Reserve Days), all but \$534 a day  Beyond 150 days, no coverage	No coverage but the first three pints of blood  61st to 90th day, the remaining \$267 a day  91st to 150th day (Lifetime Reserve Days), the remaining \$534 a day  Beyond 150 days, 100 percent of eligible expenses for up to 365 days	The \$1,068 deductible and first three pints of blood  61st to 90th day, the remaining \$267 a day  91st to 150th day (Lifetime Reserve Days), the remaining \$534 a day  Beyond 150 days, 100 percent of eligible expenses for up to 365 days	The \$1,068 deductible and first three pints of blood  61st to 90th day, the remaining \$267 a day  91st to 150th day (Lifetime Reserve Days), the remaining \$534 a day  Beyond 150 days, 100 percent of eligible expenses for up to 365 days	The \$1,068 deductible and first three pints of blood  61st to 90th day, the remaining \$267 a day  91st to 150th day (Lifetime Reserve Days), the remaining \$534 a day  Beyond 150 days, 100 percent of eligible expenses for up to 365 days	The \$1,068 deductible and first three pints of blood  61st to 90th day, the remaining \$267 a day  91st to 150th day (Lifetime Reserve Days), the remaining \$534 a day  Beyond 150 days, 100 percent of eligible expenses for up to 365 days	
<b>Skilled Nursing Care</b> Medicare must approve the facility.	First 20 days, 100 percent of eligible expenses  Additional 80 days, all but \$133.50 a day  Beyond 100 days, no coverage	No coverage  No coverage  No coverage	No coverage  No coverage  No coverage	First 20 days, no coverage  Additional 80 days, \$133.50 a day  Beyond 100 days, no coverage	First 20 days, no coverage  Additional 80 days, \$133.50 a day  Beyond 100 days, no coverage	First 20 days, no coverage  Additional 80 days, \$133.50 a day  Beyond 100 days, no coverage	
Part B Medical Insurance – Covered Services							
<b>Medical Expenses</b> Services of a physician, outpatient services, physical and speech therapies, ambulance/medical supplies.	80 percent of eligible expenses after a \$135 deductible each calendar year	After you meet the \$135 deductible, all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	After you meet the \$135 deductible, all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	The \$135 deductible and all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	After you meet the \$135 deductible, all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	The \$135 deductible and all Medicare Part B coinsurance for eligible medical and outpatient hospital expenses	
<b>Medical charges in excess of Medicare Allowable Expenses</b>	No coverage	No coverage	No coverage	No coverage	No coverage	100 percent of the difference between the actual Medicare Part B charge as billed and the Medicare approved Part B charge	
<b>Blood</b> You receive as an outpatient.	80 percent of eligible expenses after the first three pints each calendar year	The first three pints and the Part B coinsurance for any additional pints	The first three pints and the Part B coinsurance for any additional pints	The first three pints and the Part B coinsurance for any additional pints	The first three pints and the Part B coinsurance for any additional pints	The first three pints and the Part B coinsurance for any additional pints	
<b>Emergency expenses you incur in a foreign country</b>	No coverage	No coverage	No coverage	After the first \$250 each calendar year: 80 percent to a lifetime maximum of \$50,000 for the remainder of charges	After the first \$250 each calendar year: 80 percent to a lifetime maximum of \$50,000 for the remainder of charges	After the first \$250 each calendar year: 80 percent to a lifetime maximum of \$50,000 for the remainder of charges	
Part A & B – Covered Services							
<b>At-home recovery services</b> Your doctor and Medicare must approve treatment.	No coverage	No coverage	No coverage	No coverage	Actual charges up to \$40 per visit, not to exceed seven each week. \$1,600 calendar year maximum.	No coverage	
<b>Outpatient Prescription Drugs</b>	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage	
<b>Preventive Care</b>	No coverage	No coverage	No coverage	No coverage	No coverage	No coverage	