



10 Things to Know about **Medicare Supplement Insurance Plans**

- 1** Original Medicare was not designed to pay for all health care expenses. Medicare Supplement Insurance Plans cover costs not included in original Medicare, such as copayments, coinsurances and deductibles.
- 2** You must have Medicare Part A and Part B to get a Medicare Supplement Insurance Plan. Part A covers inpatient care at hospitals, skilled nursing facilities, hospice care and home health care. Part B covers services from doctors and other health care providers, outpatient care, durable medical equipment and many preventive services.
- 3** With a Medicare Supplement Insurance Plan, you may go to any doctor, hospital or other provider who accepts Medicare.
- 4** The six-month Initial Enrollment Period for a Medicare Supplement Insurance Plan begins the first day of the month that you're 65 and enrolled in Medicare Part B. After this initial enrollment, you may not be guaranteed acceptance.
- 5** Medicare Supplement Insurance Plans are identified by letters A through N. Each plan's benefits are standardized. For example, one company's Plan A benefits are identical to any other company's Plan A benefits.

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You cannot have a Medicare Supplement Insurance Plan at the same time as a Medicare Advantage Plan. However, you can have a prescription drug plan that works with a Medicare Supplement Insurance Plan.

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Medicare Supplement Insurance Plans only cover one person. If you and your spouse both want coverage, you will each need policies.

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If you have a Medicare Supplement Insurance Plan, you must continue to pay your Medicare Part B premium.

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A Medicare Select plan may be available. These plans generally have lower monthly premiums. To be eligible, you must live near a Medicare Select hospital and use it for non-emergency care.

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Medicare Supplement Insurance Plans are guaranteed once you're a member even if you have health problems. An insurance company cannot cancel your policy as long as you pay the premium.

Blue Cross and Blue Shield of Illinois complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-285-2249 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-285-2249 (TTY: 711).