

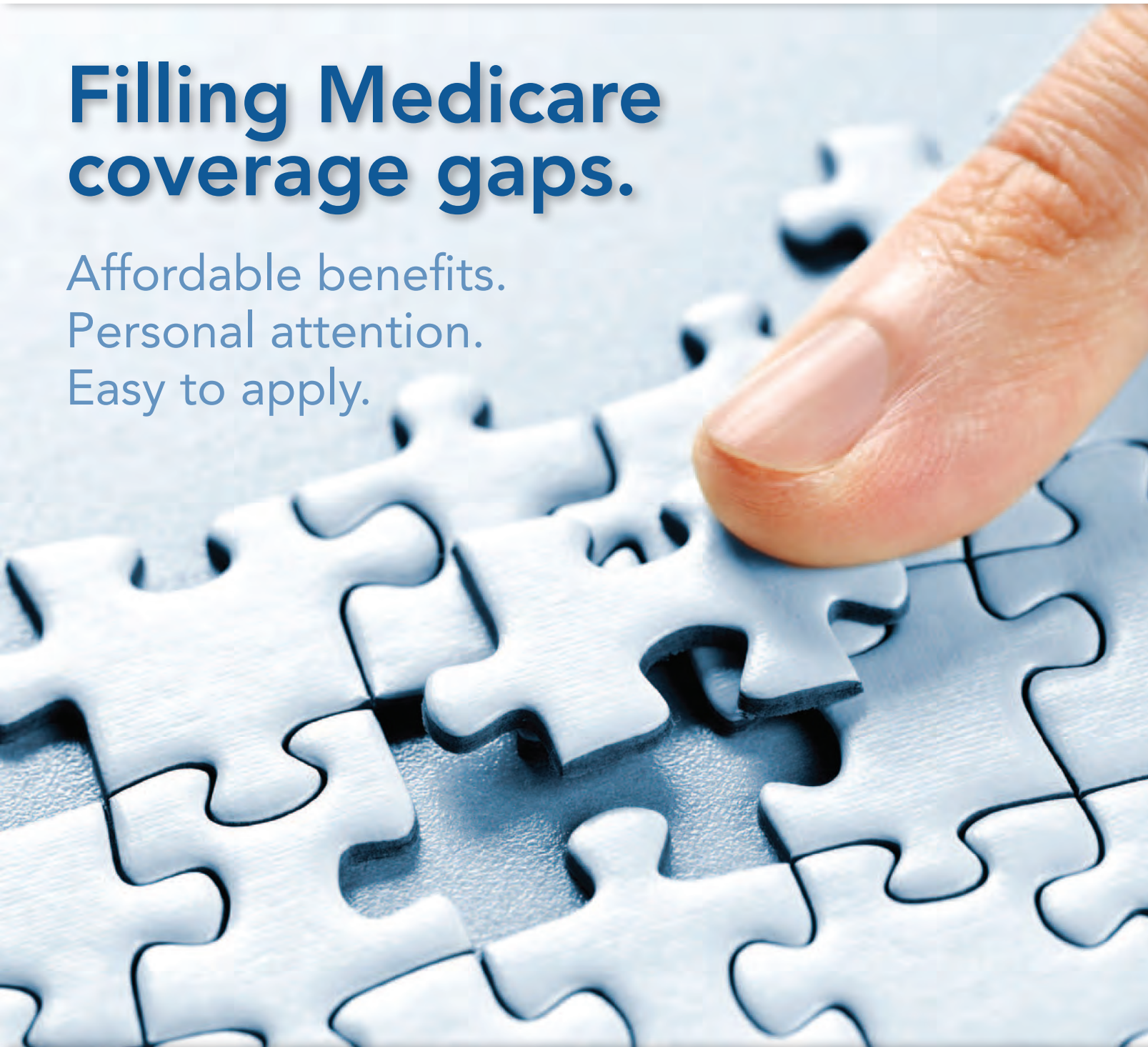


BlueCross BlueShield
of Oklahoma

Plan65 Medicare Supplement Insurance Plans

Filling Medicare coverage gaps.

Affordable benefits.
Personal attention.
Easy to apply.





no one handles Medicare coverage gaps better than we do

You're off to a smart start. With this booklet, you're getting important information about Plan65 Medicare Supplement insurance plans from Blue Cross and Blue Shield of Oklahoma (BCBSOK).¹

Information is key to understanding Medicare costs and who covers those costs. For example, while Medicare pays much of your health care bill, you are required to pay what is left over. That could add up quickly – as much as \$57,424² in a single year.

Choose a Medicare Supplement insurance plan that starts where Medicare stops.

We can help you understand where the gaps in Medicare are and how a Medicare Supplement insurance plan can help you bridge those gaps. And, we'll introduce you to the basic benefits in all four Plan65 Medicare Supplement insurance plans. You'll be able to compare options and features from the most basic to the most comprehensive plan – and everything in between. We are confident you will find one that will fit your needs and budget.

¹ Not Connected with or Endorsed by the U.S. Government or the Federal Medicare Program.

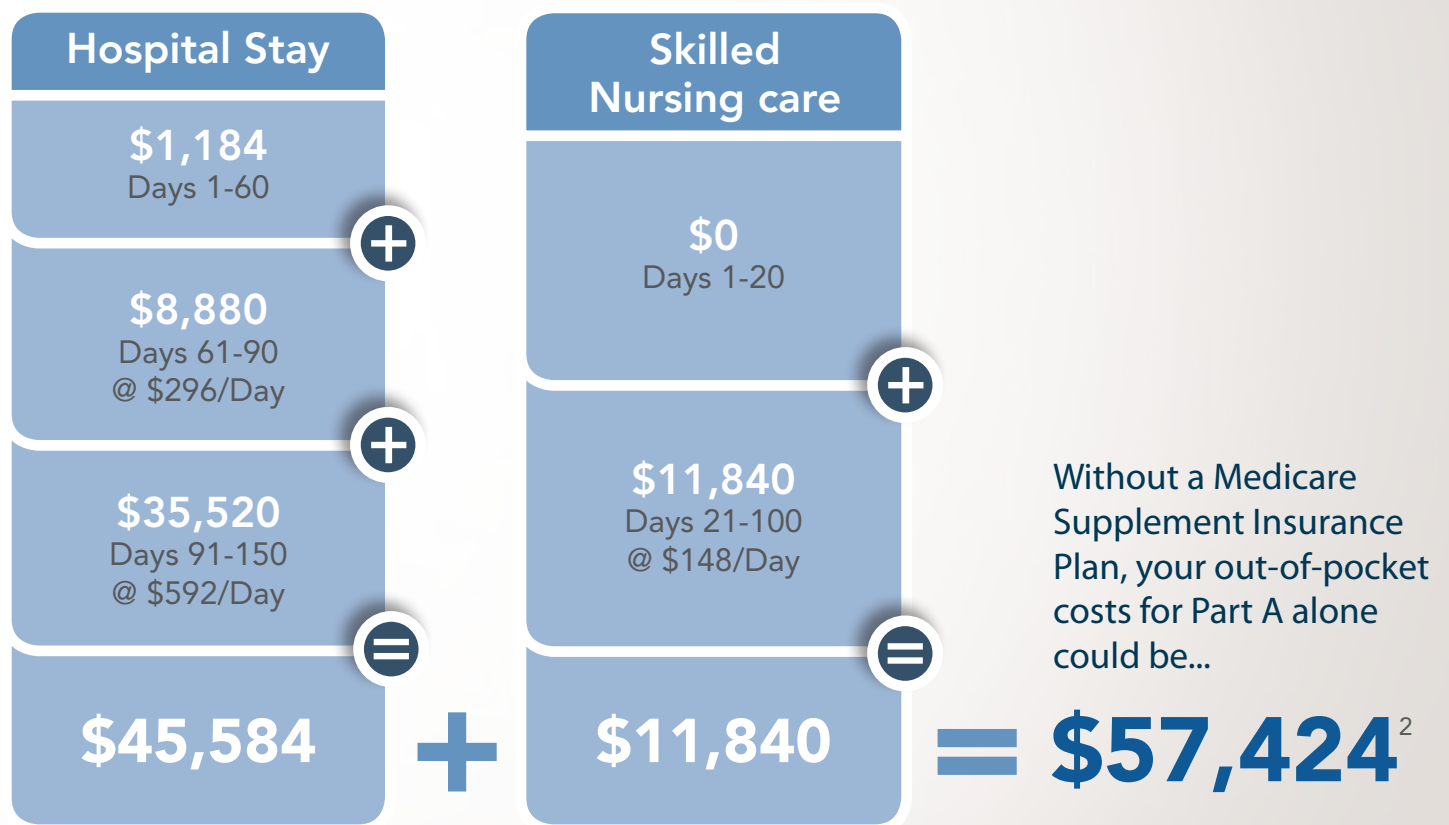
² Based on an unusual or unique claim.



when Medicare falls short

You can think of Medicare as a safety net. But even a safety net has holes. And when it comes to Medicare, that can leave certain health care expenses uncovered. The cost savings chart below shows what could happen when you have a serious illness or injury without a Medicare Supplement insurance policy to help protect you.

Cost savings chart



² Based on an unusual or unique claim.

Get more from Medicare!
Call your authorized BCBSOK agent.



2



Medicare Supplement insurance plans to the rescue

Let's start with the basic benefits included in all Medicare Supplement insurance plans. These are:

- Part A hospitalization coinsurance plus coverage for 365 additional days after Medicare benefits end.
- Part B medical coinsurance (generally 20 percent of Medicare approved expenses) or copayments for hospital outpatient services. Plan N requires you to pay a portion of Part B coinsurance or copayments.
- The first three pints of blood each year.
- Hospice Part A coinsurance.

The chart below shows the Plan65 Medicare Supplement insurance plans that are available to you. As you can see, the plans vary in coverage. This gives you lots of leeway when choosing the right insurance plan for you. To help you decide, call your authorized BCBSOK agent.

	A	F F*	N**
Basic Benefits	x	x	x
Skilled Nursing Co-insurance		x	x
Part A Deductible		x	x
Part B Deductible		x	
Part B Excess		x (100%)	
Foreign Travel Emergency		x	x



beyond the basic

Medicare Supplement insurance coverage

We include plans that can provide you with additional protection. All of these plans – F, High Deductible F*, and N^{3**} – offer you:

- **Cost-effective coverage** for many Medicare-eligible expenses, such as:
 - Hospital Care
 - Office Visits/Physician Services
 - Outpatient X-Rays and Lab Tests
 - Physical, Radiation, and Speech Therapy
 - Ambulance Service
- **A name doctors and specialists everywhere know, value, and accept.**

Put your mind at ease knowing that your health care coverage is with a financially stable and recognized leader serving Oklahomans for over 70 years.

³ We also offer basic Plan A.

* Plan F has an option called High Deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar-year \$2,110 deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed \$2,110. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

** Plan N requires a copayment of up to \$20 for office visits and a copayment of up to \$50 for ER.



our Blue Plan65 Select option⁴ can save you money

With Blue Plan65 Select, you get the same benefits as our standard Medicare Supplement insurance plans and you reduce your costs. To save on premiums you simply agree to use one of the Blue Plan65 Select network hospitals for non-emergency services. Emergency care, however, is covered at any hospital. And, as with all of our Plan65 Medicare Supplement insurance plans, BCBSOK is recognized by doctors and specialists everywhere. We offer two health care plans that feature Blue Plan65 Select. These plans provide a range of benefits and costs. Talk to your BCBSOK Medicare Supplement insurance representative to learn more. He or she will be happy to help you select a plan that meets your needs – and saves you money. **Please note: to take part you must live within 25 miles of a network Blue Plan65 Select hospital. If you use a non-network hospital for a non-emergency admission, you must pay the \$1,184 Part A deductible yourself.**

For the most up-to-date listing of Blue Plan65 Select network hospitals, visit bcbsok.com/medicare.

Need Answers?

Call your authorized BCBSOK agent.

⁴ Blue Plan65 Select Plans require that you use Blue Cross and Blue Shield of Oklahoma contracting Blue Plan65 Select hospitals for non-emergency admissions to receive coverage for the Medicare Part A deductible. In an emergency, the \$1,184 deductible is covered at any hospital from which you receive care.



more valuable features for plan members

Discount program⁵ for health care products and services.

Discounts on the following are available at no extra fee:

- Vision products and services, including eyewear, contact lenses, and laser correction surgery.
- Hearing aids and exams.
- Weight management programs.
- Complementary Alternative Medicine (CAM), including acupuncture, vitamins/herbal supplements, chiropractic, health and wellness-related magazines, and more.

A fitness program⁶ that fits your lifestyle.

This program opens the door to a network of fitness centers that are located close to home or work, near friends and family, and even available where you travel. It's never been more convenient and affordable to start your own personal campaign to get and stay in shape. Check out these features – and, for more details, please visit bcbsok.com.

- Virtually unlimited access to a nationwide network of popular fitness clubs.
- Flexible membership, no long-term contracts.
- An affordable one-time enrollment fee and a budget-friendly monthly fee.

⁵ The value-added discount program is available to BCBSOK Medicare Supplement insurance members. The products and services available are not part of the Medicare Supplement insurance plan being advertised in this information packet. The discount health care program is not insurance. The value-added products and services may be discontinued or changed at any time and may be subject to geographical availabilities.

⁶ The Fitness Program is not part of the Medicare Supplement insurance plan being advertised in this information packet. The Fitness Program may be discontinued or changed at any time and may be subject to geographic availability. Members are responsible for all fees, dues, and other charges related to The Fitness Program. Refer to program terms and conditions for further details.

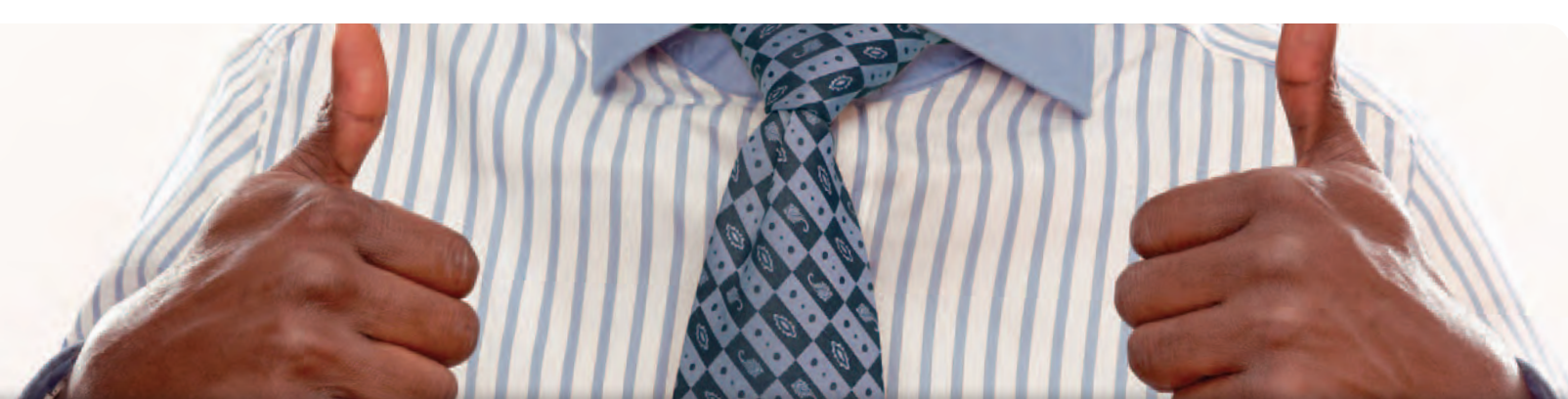


help close the Medicare **coverage gap** today

Take these steps to help protect yourself against uncovered, unexpected medical costs.

- **Use the coverage chart included** to familiarize yourself with Plan65 Medicare Supplement insurance plans offered. Keep in mind that all plans feature a basic benefits package that covers a significant portion of the Medicare gap.
- **Note the differences between plans.** Some Medicare Supplement insurance plans feature additional coverage options. To help lower costs, some other plans offer less comprehensive benefits or higher cost sharing
- **Consider your situation,** compare plan costs including monthly premium and out-of-pocket-expenses, and apply for the plan that best fits your needs.

Apply now,
send your application today!



we want you to be 100 percent satisfied

We want you to be 100 percent satisfied, and we work hard – very hard – to reach that goal. Maybe that's why our members give us a 97%⁷ satisfaction rating. You really do get more for your money from BCBSOK. Remember, to apply you must be a Oklahoma resident and be covered by Medicare Parts A and B. We look forward to you being our next satisfied member!

Can I change my mind?

When you apply for a Plan65 Medicare Supplement insurance plan it is yours to examine without cost or obligation. You don't have to send any money! If coverage is extended, you'll receive your policy package in the mail to examine. When you are satisfied, be sure to pay the first premium to activate your coverage.

If you are not satisfied for any reason, you can follow these simple steps:

Within 30 days after its delivery to you, this policy may be surrendered by delivering or mailing it to the BCBSOK (the Insurer) Administrative Office, branch office, or agent through whom it was purchased. Upon such surrender, any premiums paid – less any claims paid – will be returned.

⁷ Source: Over 65, BCBSOK, member loyalty survey, September 30, 2012, 12-month rolling average.



Ten great reasons to buy a Plan65 Medicare Supplement insurance plan from BCBSOK.

1. Affordable coverage options.
2. Virtually hassle-free claims processing.
3. A name recognized by doctors and specialists everywhere.
4. Reliable coverage from a respected industry leader.
5. Helpful individual service from Medicare Supplement insurance representatives.
6. Coverage when you travel.
7. Online information on claims, benefits, and tools.
8. Over 70 years of experience, know-how, and service to Oklahoma residents.
9. Discount program that encourages members to experience healthy lifestyles.
10. Easy, online enrollment is available.



**BlueCross BlueShield
of Oklahoma**

Enroll yesterday!

(Today will work too.)

Call your authorized BCBSOK agent.



A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association.