

Medicare, BlueCross BlueShield of Georgia and YOU

Before Medicare will pay for any of the medical services you want or need, you must first pay the Medicare deductibles. When combined with the Medicare coinsurance you are also required to pay, you could be out hundreds, even thousands of dollars before any benefits are paid by Medicare. BCBSGa's Medicare supplemental plans can provide you with the protection from these ever-increasing gaps in Medicare.

Unique BCBSGa plans that bridge the gaps in Medicare

- Affordable monthly premiums
- No annual out-of-pocket maximums for Medicare-covered services
- Guaranteed Renewable coverage
- No paperwork – claims are filed for you
- Dedicated toll-free customer service phone number

Unlike other health plans that require a specific primary care physician to authorize all medical services, with BCBSGa Medicare Supplement plans you have the freedom to choose your Physician and Hospital.

BCBSGa's Plans offer:

- Freedom to use the doctors of your choice.
- Freedom to use the hospital of your choice.
- Pays all Medicare deductibles
- Coverage for Skilled Nursing coinsurance
- Full traditional Medicare benefits at all providers, inside and outside Georgia and anywhere in the US.
- You get to keep your Medicare card and your right to basic Medicare benefits too!

These plans are intended only for people age 65 or older, who are enrolled in both Parts A and B of Medicare.

**This is an outline of coverage only.
Please see full plan brochure including exclusions and limitations before applying.**

BlueCross BlueShield 65+ Plan F

2009 Benefit Description and Rates

Plan F Benefits

- Coverage for basic Medicare benefits plus Skilled Nursing coinsurance
- Covers the Medicare Part A and Part B deductibles
- 100% coverage for Medicare Part B excess charges
- Choice of using any participating physician
- Coverage for 80% of medically necessary emergency care in a foreign country after a \$250 deductible

2009 BCBSGa Plan F Rates

Attained Age	Area 1	Area 2
65-69	\$166	\$161
70-74	180	174
75-79	212	205
80+	231	223

Area 1

Clayton, Cobb, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry and Rockdale Counties

Area 2

Remaining Georgia counties excluding those listed in Area 1

This is an outline of coverage only. Please see full plan brochure including exclusions and limitations before applying.