

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 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+ SmartChoice Preferred Plan F**2009 Benefit Description and Rates****SmartChoice Preferred Plan F Benefits**

- Low monthly premium – \$2,000 deductible Plan
- Provides the same coverage as traditional Plan F
- Freedom to use the doctors of your choice.
- Coverage for 80% of medically necessary emergency care in a foreign country after a \$250 deductible
- The following benefits are not subject to the deductible
 - Physician Office Visit – unlimited visits per calendar year with a \$10 copay
 - Vision care benefits – basic vision care, plus an annual eye exam with a \$20 copay
 - Chiropractic Services – with a \$10 office copay per visit

2009 BCBSGa SmartChoice Preferred Plan F Rates

Attained Age	Area 1	Area 2
65-69	\$74	\$72
70-74	80	77
75-79	94	91
80+	102	99

Area 1

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

Area 2

Remaining Georgia counties excluding those listed in Area 1

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