

<b>What is a Medicare Supplement?</b>	Medicare Supplement Plans cover the gaps in Original Medicare such as deductibles, co-payments and coinsurance.
<b>Medicare Supplement Plans Available in Indiana:</b>	Plans: A, F, G & N (65 and over only) Note: Plan F in the marketed portfolio is offered through CIC
<b>Service Area</b>	Entire state of Indiana. (3 rating areas)
<b>Waiting Period</b>	<p>6-month benefit waiting period for coverage of any condition for which medical treatment or advice received within the 6 months prior to the effective date of this policy.</p> <p>Time covered under any other health insurance (creditable coverage) will be counted toward reducing this 6-month benefit waiting period, if there is not a break in coverage greater than 63 days between the termination of the other coverage and the effective date of this policy.</p>
<b>Underwriting and Plan Switching/Transfers (January Renewal)</b>	<p>Outside of Open Enrollment and select Guaranteed Issue (GI) right situations underwriting applies. Any plan changes will require the member to complete a new application.</p> <p>1992 Select Plans: Movement from Select plan to non-Select plan of the same or lesser benefit allowed 1st of month following request.  <b>Member will be medically underwritten.</b></p>
<b>Premium Rates (January Renewal)</b>	<p>Based on:</p> <ul style="list-style-type: none"> <li>▪ Plan Chosen</li> <li>▪ Area</li> <li>▪ Gender</li> <li>▪ Attained Age rating (1-yr age bands)</li> <li>▪ Tobacco Usage</li> </ul>
<b>Billing Options &amp; Discounts</b>	<ul style="list-style-type: none"> <li>▪ Monthly premium – Automatic bank draft (EFT) only; receive <b>\$2 discount on monthly premium</b></li> <li>▪ Quarterly premium – Direct Bill (No billing discount)</li> <li>▪ Annual premium – Direct Bill; receive <b>\$48 discount by paying premium for the entire year</b> (Note: Based on the policy effective date, the discount may be pro-rated the first year.)</li> <li>▪ <b>New to Medicare (NTM) Discount</b> - Eligible Plan F members receive a <b>\$20 monthly premium savings</b> for the first 12 months of enrollment; available to applicants 65+ and within 6 months of Part B effective date as of their Medicare Supplement coverage effective date</li> <li>• <b>Save 5%</b> when more than one member in the household enrolls in a Medicare Supplement plan with us. The discount is for policies with effective dates of June 1, 2010, or after and available to those members who occupy the same housing unit.</li> </ul> <p>When a member qualifies for <u>both</u> the household and billing discounts, the household discount is applied first, before the billing discount is calculated.</p> <p><b>Discounts can be combined.</b></p>

<b>Send Money with Application?</b>	<b>NO</b> – do not send payment with application, whether applying online or via paper submission.
<b>SilverSneakers®</b>	As of January 2017, <b>SilverSneakers®</b> was added to the currently marketed Medicare Supplement Plans as a value added program.
<b>Discount Programs</b>	<b>SpecialOffers</b> , offering discounts from various vendors for: <ul style="list-style-type: none"> <li>▪ Vision and hearing discounts</li> <li>▪ Health and Wellness</li> <li>▪ Weight loss programs</li> <li>▪ Fitness club memberships</li> <li>▪ Eldercare support</li> </ul>
<b>Anthem Extras: Now included on the Medicare Supplement Application</b>	<p>Beginning January 2017, Anthem offers a choice of four Anthem Extras packages that will complement our Medicare Supplement plans. The Premium and Premium Plus offered alongside our currently marketed Medicare Supplement plans will not include SilverSneakers. Prospects wanting to enroll in an Anthem Extras package with SilverSneakers will need to submit an Anthem Extras application.</p> <ul style="list-style-type: none"> <li>▪ Standard</li> <li>▪ Premium Plus</li> <li>▪ Premium</li> <li>▪ Premium Plus Dental Only</li> </ul> <p>The Anthem Extras Packages are optional benefits and are available for an additional premium. They are not part of the Medicare Supplement plan. Separate enrollment materials will be issued to the applicant.</p>

*(Continued on next page)*

## Plan Offerings: Open Enrollment; Guaranteed Issue

Indiana	
Effective 06/01/2018	
Open Enrollment	
Turning age 65 <b>OR</b> first enroll into Medicare Part B	<b>Available Offerings:</b> All Plans in the Market (A, F, G, N)
Guaranteed Issue Situation	
<b>MA Trial Right:</b> When first eligible for Medicare Part A individual enrolled into an MA plan or PACE (Programs of All-inclusive Care for the Elderly) and disenrolls from the plan or program not later than <b>twelve (12) months</b> after the effective date of enrollment.	<b>Available Offerings:</b> All Plans in the Market (A, F, G, N)
<b>Loss of Group Coverage:</b> When the plan terminates <b>OR</b> no longer covers all such supplemental health benefits. Additionally, if the plan is primary and coverage ceases because the member leaves the plan.	<b>Available Offerings:</b> A, F; in addition, Anthem allows for Plan G & N
<b>All Other GI Situations:</b>	<b>Available Offerings:</b> A, F; in addition, Anthem allows for Plan N
Disabled	
<b>IN-Disabled</b>	No U65/Disabled Offering
Tobacco Rating	
Tobacco rating applies to new plans and plan changes. All changes require a new application with <b>tobacco question</b> answered.	
Renewal Dates	
Modernized plans renew on January 1. Pre-Modernized plans renew monthly.	

*Discounts and vendors through SpecialOffers are subject to change without prior notice. Anthem Blue Cross and Blue Shield does not endorse and is not responsible for the products, services or information provided by the SpecialOffers vendors. Discounts through SpecialOffers and SilverSneakers® are not insurance and are not part of the Medicare Supplement plans.*

*The SilverSneakers fitness program is provided by Tivity Health, an independent company. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2017 Tivity Health, Inc. All rights reserved.*

Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. (AICI) and Community Insurance Company (CIC). Plans A, G & N and the Anthem Extras Packages are offered by AICI. Plan F is offered by CIC. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.