

<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 Kentucky:</b>	2010 Standardized Plans: A, F, G, N, & Innovative F Pre-65/Disability Plans: A, F
<b>What is a Medicare Select Plan?</b>	Medicare Select products have network hospitals and members must use those hospitals. In return, the premium is less than a traditional Medicare Supplement.
<b>Medicare Select Plans Available in Kentucky:</b>	2010 Standardized Select Plans: F, G, N, & Innovative F Pre-65/Disability Select Plans: F
<b>Service Area</b>	Entire state of Kentucky.
<b>Waiting Period</b>	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.  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.
<b>Underwriting and Plan Switching/Transfers</b>	Outside of Open Enrollment and select Guaranteed Issue Right situations underwriting applies.  Any plan changes will require the member to complete a new application. Underwriting review is required for all plan changes except: <ul style="list-style-type: none"> <li>Members in Pre-Standard plans switching to a Modernized plan</li> <li>Select Plan members can switch to the same or lesser Medicare Supplement plan without underwriting.</li> </ul> Movement to a non-Select version of the same or lesser benefit plan allowed the 1 <sup>st</sup> of the month following the request
<b>Premium Rates (January Renewal)</b>	Based on: <ul style="list-style-type: none"> <li>Plan Chosen</li> <li>Gender</li> <li>Tobacco Usage</li> <li>Attained Age rating (1-yr age bands)</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>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>Innovative Benefit</b>	<p>Innovative F includes coverage for an annual exam (co-pay may apply) and an allowance based benefit for hearing aids and vision hardware in addition to providing a 24/7 NurseLine</p> <ul style="list-style-type: none"> <li>Hearing benefits are provided through Hearing Care Solutions and participating providers</li> <li>Vision benefits are provided by Blue View Vision (Insight Network) and administered by EyeMed</li> </ul>
<b>SilverSneakers®</b>	<p>As of January 2017, SilverSneakers® was added to the currently marketed Medicare Supplement Plans as a value added program.</p>
<b>Discount Programs</b>	<p><b>SpecialOffers</b>, offering discounts from various vendors for:</p> <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 will offer a choice of four Anthem Extras packages that will complement our Medicare Supplement plans. 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>Members enrolling into Innovative F will have the option to select dental only plans rather than the AE Packages as they duplicate benefits.</p> <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

Kentucky	
Effective 2/1/2018	
Open Enrollment	
Turning age 65 <b>OR</b> first enroll into Medicare Part B	Available Offerings: All Plans in the Market (A, F, G, N, Innovative F)
Guaranteed Issue Situation (See CMS Medigap Guide for Additional Information)	
<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.	Available Offerings: All Plans in the Market (A, F, G, N, Innovative F)
<b>Loss of Group Coverage:</b> When the plan terminates <b>OR</b> no longer covers all such supplemental health benefits	Available Offerings: A, F; in addition, Anthem allows for Plan G, N, and Innovative F
<b>All Other GI Situations:</b>	Available Offerings: A, F, N
Disabled	
<b>KY-Disabled</b>	Plans A, F & Select F only. All applications will be medically underwritten. U65 application must be submitted within the first six (6)-months of enrollment into Medicare Part B or 63-days for special OE.
Tobacco Rating	
Tobacco rating applies to new plans and plan changes. All changes require a new application with <b>tobacco question</b> answered.	
Notes and Exceptions	
Movement to a plan of the same letter is allowed but requires medical underwriting.	
Renewal Dates	
All plans renew on January 1.	

*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.*

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