

What is a Medicare Supplement?	Medicare Supplement plans cover the gaps in Original Medicare such as deductibles, co-payments and coinsurance.
Medicare Supplement Plans Available in Ohio:	2010 Modernized Plans: A, F, G & N (65 and over only). Note: Plan F in the marketed portfolio is offered through AICI
What is a Medicare Select Plan?	Medicare Select products have network hospitals and members must use those hospitals. In return, the premium is less than a traditional Medicare Supplement.
Medicare Select Plans Available in Ohio:	2010 Modernized Select Plans: F, G & N (65 and over only). Note: Plan F in the marketed portfolio is offered through AICI
Service Area	Entire state of Ohio.
Waiting Period	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.
Underwriting and Plan Switching/Transfers (July Renewal)	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. 1992 Select Plans: Movement to a Select version of any plan requires underwriting into 2010 Select plan offering. Movement from Select plan to non-Select plan of the same or lesser benefit allowed 1st of month following request. 2010 Modernized non-Select plan will be issued in place of 1992 Select plan. Member will be medically underwritten. Modernized Select Plans: Members can switch to the same or lesser Medicare Supplement plan without underwriting. Movement to a non-Select version of same or lesser benefit plan allowed 1st of the month following request.
Premium Rates (July Renewal)	Based on: <ul style="list-style-type: none"> ▪ Plan Chosen ▪ Gender ▪ Area Rated ▪ Attained Age rating (1-yr age bands)

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Billing Options & Discounts	<ul style="list-style-type: none"> ▪ Monthly premium – Automatic bank draft (EFT) only; receive \$2 discount on monthly premium ▪ Quarterly premium – Direct Bill ▪ Annual premium – Direct Bill; receive \$48 discount by paying premium for the entire year (Note: Based on the policy effective date, the discount may be pro-rated the first year.) ▪ Save 5% 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. <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>Discounts can be combined.</p>
Send Money with Application?	NO – do not send payment with application, whether applying online or via paper submission.
SilverSneakers®	As of January 2017, SilverSneakers® was added to the currently marketed Medicare Supplement Plans as a value added program.
Discount Programs	<p>SpecialOffers, offering discounts from various vendors for:</p> <ul style="list-style-type: none"> ▪ Vision and hearing discounts ▪ Health and Wellness ▪ Weight loss programs ▪ Fitness club memberships ▪ Eldercare support
<p>*Anthem Extras</p> <p>*Separate application required for enrollment as of 7/1/2017</p>	<p>Ohio offers a choice of four Anthem Extras packages to complement Medicare Supplement plans:</p> <ul style="list-style-type: none"> ▪ Standard ▪ Premium Plus ▪ Premium ▪ Premium Plus Dental Only

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Plan Offerings: Open Enrollment; Guaranteed Issue

Ohio	
Effective 6/1/2018	
Open Enrollment	
Turning age 65 OR first enroll into Medicare Part B	Available Offerings: All Plans in the Market (A, F, G, N)
Guaranteed Issue Situation	
MA Trial Right: 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 twelve (12) months after the effective date of enrollment.	Available Offerings: All Plans in the Market (A, F, G, N)
Loss of Group Coverage: When the plan terminates OR no longer covers all such supplemental health benefits. Additionally, if the plan is primary and coverage ceases because the member leaves the plan.	Available Offerings: A, F; in addition, Anthem allows for Plan G & N
All Other GI Situations:	Available Offerings: A, F; in addition, Anthem allows for Plan N
Disabled	
OH-Disabled	No U65/Disabled Offer
Tobacco Rating	
NO Tobacco Rating in OH. There is a Tobacco question on the Application but we are not applying tobacco rating.	
Renewal Dates	
All plans renew on July 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.

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