

Eligibility Requirements

You can enroll in C Plus if you are both:

- An Alabama resident; and
- Enrolled in Medicare Part A and Medicare Part B.

If you receive full Medicaid or Qualified Medicare Beneficiary (QMB) program benefits, you are not eligible to purchase C Plus or any other Medicare supplement.

Those who are under age 65 and have Medicare due to end-stage renal disease (ESRD) may not be eligible to purchase C Plus.

Plan A Coverage is Also Available:

Blue Cross and Blue Shield of Alabama also offers Plan A, a Medicare supplement that provides you with basic hospital benefits. With Plan A, you can use any Medicare-participating hospital you want.

For 2015, the monthly premium for Plan A is \$113, regardless of your age. This is the 2015 premium and may change on January 1, 2016.

To request a FREE Plan A Enrollment Kit, call 1-888-627-4785. Or to view an enrollment kit online visit: www.bcbsalmedicare.com/sales/web/medicare/plans/cplus/.

Questions about our plans? Need help enrolling?

Call us toll-free: **1-877-278-7007 (TTY 711)**

8 a.m. to 8 p.m., 7 days a week

Or visit us at: **www.bcbsalmedicare.com**

Members call: **1-855-277-0036 (TTY 711)**

C PlusSM

A Medicare Select Plan

2015 Benefit Review

Filling the Gap in your Medicare Plan

What is C Plus?

C Plus is a Medicare Select (or Supplement) Plan that helps protect and helps cover you from the costs — or gaps — that Original Medicare doesn't pay for, including inpatient hospital deductibles and copays, Part B deductible, and coinsurance costs depending upon the C Plus plan you choose.

How does C Plus work?

C Plus works along with your Original Medicare, help fill in the “gaps” that Medicare alone does not cover. These “gaps” or costs, can add up to thousands of dollars, dollars that come out of your pocket — or your savings.

It works like this: You simply purchase a C Plus plan and keep your Original Medicare plan. Together, they work hand-in-hand to help cover your medical and hospital costs. When you add a Part D Prescription Drug Plan, such as BlueRx (PDP), you'll have more comprehensive coverage, all with a predictable monthly premium.

What advantages does C Plus provide?

In addition to predictable monthly premiums, C Plus gives you the peace of mind of knowing that you're protected from high out-of-pocket costs and unexpected expenses. Plus, you'll have access to our comprehensive network of providers, as well as the freedom to choose the in-network doctors and hospitals that you want to use — and you'll never need a referral to see specialists.

C Plus health and wellness extras:

- A FREE SilverSneakers® fitness membership*
- AirMed transportation service**
- 24-Hour Nurse Hotline
- Beltone hearing aid discounts†

BlueRx (PDP) is a Medicare-approved Part D plan. Enrollment in BlueRx (PDP) depends on CMS contract renewal.

You may only enroll in our BlueRx (PDP) plans during specific times of the year. For more information about enrollment periods, call us toll free at 1-877-233-3555 (TTY 711) 8 a.m. to 8 p.m., 7 days a week

*The SilverSneakers Fitness Program is provided by Healthways, Inc., an independent company. SilverSneakers is a registered mark of Healthways, Inc.

**Air medical transport services are provided through a contract with AirMed International, LLC. AirMed International, LLC is an independent company that does not provide Blue Cross and Blue Shield of Alabama products. Blue Cross is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical services terminate if coverage by your health plan ends.

†Beltone™ is an independent company that does not provide Blue Cross and/or Blue Shield products or services and is solely responsible for the services provided. Under a program made available through participating Blue companies, Beltone offers access to savings on items that members may purchase directly from Beltone. The Blue Cross and Blue Shield Association may receive payments from this vendor. Neither Blue Cross and Blue Shield of Alabama nor the Blue Cross and Blue Shield Association recommends, endorses, warrants or guarantees any specific vendor or item.

2015 C Plus Benefits Summary*

	With Medicare Alone, You Pay	Plan B Pays	Plan F Pays
Part A Hospital Expenses			
Initial hospital deductible	\$1,260	✓	✓
Hospital copay for days 61-90 in a hospital	\$315 per day	✓	✓
Hospital copay for days 91-150 in a hospital (Lifetime Reserve)**	\$630 per day	✓	✓
Additional 365 days once Lifetime Reserve days are used	All Costs	✓	✓
Copay for days 21-100 in a Skilled Nursing Facility	\$157.50 per day		✓
Part B Physician Services and Supplies†			
20% of the Medicare-approved amounts for: • Doctor and specialist visits • Lab and X-ray • Other Part B Services	20%	✓	✓
Part B deductible	\$147		✓
Other Benefits — Not Covered by Medicare			
Medically necessary emergency care while traveling outside the United States (first 60 days; \$250 deductible and subject to the lifetime max).			✓
Age Category		2015 Monthly Premium	
When You Enroll	Plan B	Plan F	
Age 65	\$137	\$169	
Age 66-69	\$152	\$187	
Age 70 & above	\$168	\$209	
Medicare disability	\$222	\$275	

*Amounts shown are the 2015 deductibles and may change on January 1, 2016.

**After 90 consecutive days of hospitalization, Medicare benefits are paid from a one-time Lifetime Reserve of 60 additional days that are not renewable each benefit period.

†You must meet your Part B deductible on Plan B.