

Blue Medicare SupplementSM **For North Carolina beneficiaries enrolled in Medicare Part B**

[Choose the plan that's right for you]

[See the doctor you want]

[Value-added discounts]

[Control of your care]

[Savings and peace of mind]

Medicare only covers some of your medical costs. That's why Blue Cross and Blue Shield of North Carolina (BCBSNC) offers dependable Medicare supplement plans for Medicare beneficiaries, to help lessen the worries over costs that Medicare doesn't cover. Choose from our 10¹ Blue Medicare SupplementSM plans to find the plan that best fits your needs and your budget.

- **Wide selection of plans**
- **Protection against unexpected events]**

[A local company you can trust]

With the largest market share² of Medicare supplement policyholders in the state, BCBSNC serves more than 125,000³ North Carolina Medicare beneficiaries with over 75 years⁴ of experience in the health care industry.

- **Largest market share² of Medicare supplement policyholders in the state**
- **One of the most trusted Medicare supplement plans in the state]**

[See the doctor you want]

No matter which Blue Medicare SupplementSM plan you choose, you're free to select your own Medicare-participating doctor or visit any Medicare-participating hospital. And in most cases, your Part A and Part B Medicare claims and supplement claims are handled automatically by BCBSNC.

- **Choice of Medicare-participating doctors**
- **Easy to use, virtually no claims to file]**

[Value-added discounts]

You'll also have access to Blue ValuesSM, our value-added discount programs available to you at no extra cost.⁵ You'll be eligible for discounts on health-related products and services, such as eyeglasses, hearing aids and more. You can also earn rewards for being more physically active and participating in wellness activities.

- **Discounts on eyeglasses, hearing aids and more!**
- **Discount programs exclusive to BCBSNC members]**

[Incentives for early enrollment

Lock in your entry age⁶

There are many advantages to enrolling in Blue Medicare SupplementSM coverage within the first six months of enrolling in Medicare Part B. When you enroll, you lock in your entry age forever.⁶ Rate increases are only due to medical inflation or claims experience.⁶ So, if you enroll when you're 65, you'll always pay the rate of a 65 year old, even when you're 80!

- **Lock in your entry age⁶**
- **Convenient costs]**

[No waiting periods

If you enroll early, you may be eligible for this plan without medical underwriting and waiting periods for pre-existing conditions. Pre-existing conditions are conditions for which medical advice was given or treatment was recommended by or received from a physician within six months before the effective date of coverage. If you wait until after the deadline to enroll, you may have a waiting period for pre-existing conditions and may have to complete a medical questionnaire.

- **No medical underwriting**
- **No waiting periods for pre-existing conditions]**

[Guaranteed acceptance by enrolling early

You cannot be turned down for Blue Medicare SupplementSM if you meet the following:

- **You are age 65 or older, or under age 65 and are eligible for Medicare by reason of disability (Plans A, C, and J)⁷**
- **You enroll within 6 months of enrolling in Medicare Part B**
- **You are not covered by certain Medicaid programs**
- **You are a resident of North Carolina]**

[BCBSNC Blue Medicare SupplementSM Information]

[Compare Plan Benefits]

[Get a free rate quote]

[View an Outline of Medicare Supplement Coverage options]

For more information about Blue Medicare SupplementSM plans, including a free rate quote, call Authorized **[Agent/Agency]** at **[xxx-xxx-xxxx]**, or e-mail **[Agent/Agency]** by completing the following information form.

For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, contact your agent or the company.

1 Plan A: BMS A, 07/08, Plan B: BMS B, 07/08 Plan C: BMS C, 07/08, Plan D: BMS D, 07/08, Plan E: BMS E, 07/08, Plan F: BMS F, 07/08, HI DED Plan F: BMS HDF, 04/09. Plan H: BMS H, 07/08, Plan I: BMS I, 07/08, Plan J: BMS J, 07/08.

2 "Medicare Supplement Loss Ratios in 2007." National Association of Insurance Commissioners (NAIC), 2008.

3 Based on BCBSNC enrollment data, 2008.

4 Based on BCBSNC internal data, 2008 and *Crossing the Centuries, Committed to Care: Blue Cross and Blue Shield in North Carolina, 1933-2008*. Diana J. Newton. BW&A Books, Inc., 2007.

5 Blue Values programs may change or be discontinued at any time. BCBSNC provides these programs for member convenience

and is not liable in any way for the goods and services received. These programs are not part of a member's policy or benefits, but are value-added discounts available for their use. BCBSNC does not profit from the Blue Values programs.

6 When members enroll, they will lock in their entry age forever as long as they stay in the Blue Medicare Supplement plan in which they initially enrolled. Any rate adjustments will only be due to medical inflation or overall claims experience. Rates are subject to change April 1st of each year and are guaranteed for 12 months, but you alone will not be singled out for a premium increase based on health or age. Any change in your rate will be preceded by a 30-day notice.

7 Guaranteed acceptance is limited to (Plans A, C and J) for those under age 65 who have Medicare due to disability.

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