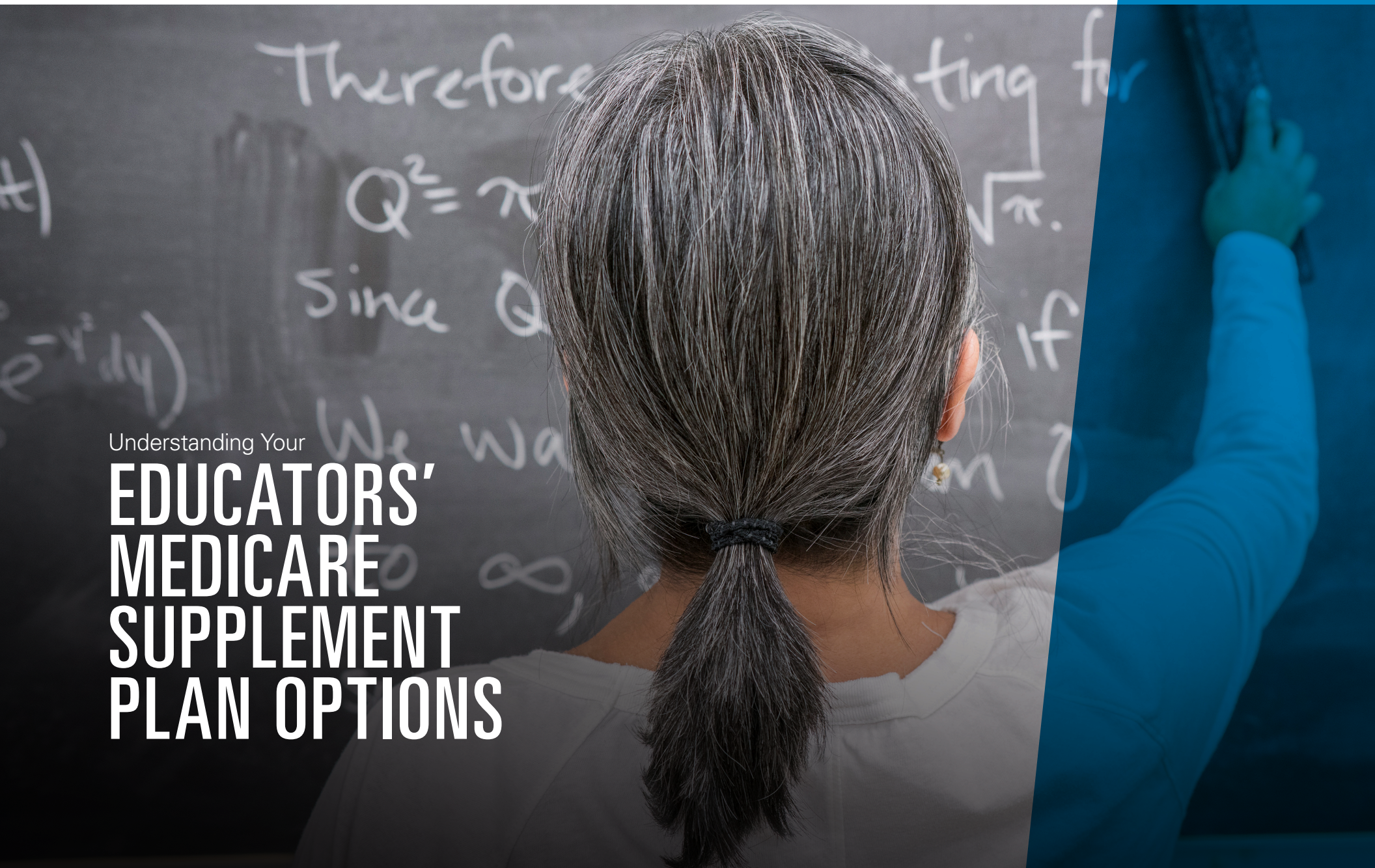
BlueCross BlueShield Nebraska

MEDICARE



Understanding Your

EDUCATORS' MEDICARE SUPPLEMENT PLAN OPTIONS

When you first sign up for Medicare, it's also time to enroll in plans that help take care of the medical bills Medicare leaves behind.



EDUCATOR'S MEDICARE SUPPLEMENT PLAN OVERVIEW

- Standardized Benefits Are The Same For All Companies
- See Doctor of Your Choice
- Referrals Not Necessary
- Higher Monthly Premiums

Educators (and throughout) Medicare Supplement Plans

Educators' Medicare Supplement plans (sometimes called Medigap plans) are designed to pair with Original Medicare (Parts A and B) to help pay the out-of-pocket costs such as deductibles, copays and coinsurance which are not covered by Medicare.

There are currently two standardized Educators Medicare Supplement plan options available to people turning 65. The federal government requires companies to offer the same benefits in each Medicare Supplement plan option.

While the benefits offered by each company will be the same, rates can vary widely based on age, sex and location. As a result, it makes sense to comparison shop to make sure you're enrolling in an Educator's Medicare Supplement plan that fits your budget.

Benefits of Educators Medicare Supplement:

- **Freedom to Choose:** See any doctor or specialist who accepts Medicare—no networks, no referrals.
- **Financial Peace of Mind:** Plans help cover costs Original Medicare doesn't, so you're protected from surprise bills and enjoy predictable monthly premiums.
- **Coverage That Travels With You:** Whether you're at home or traveling, you're covered—even for foreign emergency care.
- **Trusted Local Support:** Backed by Blue Cross and Blue Shield of Nebraska, (BCBSNE) with a team dedicated to EHA retirees.

One time offer Dental PPO Plan when you enroll in Plan F or G.

Enjoy member discounts

Receive best- in class service from BCBSNE member services team

Comparing Medicare Supplement Plans



When you enroll in either Plan F or Plan G, you have a "one-time-only" offer to enroll in an optional Dental PPO plan from BCBSNE. Be advised that you must select this coverage when you first enroll in one of the EHA Medicare Supplement plans, as you will not be able to add it later.

	PLAN F	PLAN G
Medicare Part A coinsurance and hospital costs	✔	✔
Additional days of hospitalization (up to 365 after Medicare benefits and used up)	✔	✔
Medicare Part B coinsurance or copayment	✔	✔
Blood (first three pints)	✔	✔
Part A hospice care coinsurance or copayments	✔	✔
Medicare Part A deductible	✔	✔
Medicare Part B deductible	✔	
Medicare Part B excess charges	✔	✔
Foreign travel emergency (up to plan limits)	✔	✔



LEARN MORE ABOUT YOUR EDUCATORS' MEDICARE SUPPLEMENT PLANS AND YOUR ONE-TIME DENTAL PLAN OFFER.

Call **800-991-5650**

Visit **NebraskaBlue.com/EHARetirees**

Email **GetStarted@NebraskaBlue.com**

BlueCross BlueShield Nebraska

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