

## Medicare Supplemental Plans for Retiree Groups

# BlueSenior Classic

Blue Cross and Blue Shield of Nebraska offers groups a selection of fully-insured Medicare supplemental plans designed to help retirees with health care expenses that are not covered by Medicare.

### Greater Choice

Whether a group desires a plan that covers Medicare deductibles, copayments or coinsurance, or one in which retirees share the cost of their expenses, our Medicare supplemental plans will meet the needs and budgets of any group.

### Choosing the Right Plan

We offer a retiree plan option that fits any group's needs, whether retiree coverage is currently provided or simply being considered. Groups can choose from three Medicare supplemental plans:

- **Plan F** – Provides comprehensive coverage, including payment of Medicare deductibles, copayment or coinsurance for Medicare-approved services.
- **Plan K** – The lowest cost plan for employers. Employees share in 50% of the expenses not covered by Medicare.
- **Plan L** – An affordable plan for both the employer and their retirees. Retirees are responsible for paying 25% of the expenses not covered by Medicare, while the employer enjoys a lower monthly premium than Plan F.

### BlueSenior Classic Plans

Type of Medicare Coverage	Percentage of Medicare cost-share payable under our plans		
	Plan F	Plan K	Plan L
Basic Benefits-Hospitalization and Preventive Care	100%	100%	100%
Basic Benefits-All Other	100%	50%	75%
Part A Deductible	100%	50%	75%
Skilled Nursing Coinsurance	100%	50%	75%
Part B Deductible	100%	Not covered	Not covered
Part B Excess Charges	100%	Not covered	Not covered
Foreign Travel Emergency	100%	Not covered	Not covered
Out-of-Pocket Annual Limit*	N/A	100% after out-of-pocket limit is met	100% after out-of-pocket limit is met

\* The out-of-pocket annual limit is adjusted each year.

Above is a comparison of the plans available and percentage of the member's Medicare cost-share payable by our plans.

### Advantages to Groups

By offering one of our Medicare supplemental plans, groups will enjoy important advantages:

**Helps control costs** – Ability to select a plan that meets the group's needs and helps control their health care spend on retirees.

**Valuable protection for retirees** – Provides comprehensive medical coverage and the freedom to choose any provider that accepts Medicare. In addition, our plans are easy to understand.

### Exclusive discounts for a healthy lifestyle

Our Blue365® program provides valuable information and best-in-class discounts from well-known, national vendors on health and wellness products and services. This program supports members' health every day, not just at the doctor's office.

