



Apply with the
recognized Illinois leader
for your health care
insurance needs.



BlueCross BlueShield of Illinois
Experience. Wellness. Everywhere.SM

Be one of the more than 340,000 members who have coverage from the Illinois leader... in Medicare Supplement Insurance Plans.

As good as it is, the Original Medicare Plan (Parts A & B) was never designed to pay all of your hospital and medical expenses. In fact, if you have only Medicare, you could be left to pay more than \$53,300 annually*. That's why Blue Cross and Blue Shield of Illinois offers a variety of **Medicare Supplement Insurance Plans that pick up where Medicare leaves off...** and provide the services and coverage you want.

As an Illinois resident who has Medicare Parts A and B, you have many health care coverage choices to supplement Medicare.

We understand that the relationship you have with your doctor is important. With a Blue Cross and Blue Shield of Illinois Medicare Supplement Insurance Plan, you can choose the doctors and specialists that can help you maintain your overall good health. So, no matter where you go, your coverage goes with you.

No matter which Blue Cross and Blue Shield of Illinois Medicare Supplement Insurance Plan you select:

- Your **acceptance is guaranteed**, with no health questions asked — as long as you are an Illinois resident and have Medicare Parts A and B
- You'll have solid protection against the expenses that Medicare doesn't pay
- You'll enjoy immediate coverage
- You can choose to see any doctor or specialist you want
- You'll get extra savings through the BlueExtrasSM discount program — on vision, hearing, chiropractic care, complementary alternative medicine and more!
- You can call one of our licensed agents for guidance on your health care coverage and Medicare questions
- You'll have peace of mind knowing that your coverage is with a recognized leader serving Illinois for over 70 years

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Find reliable, affordable coverage

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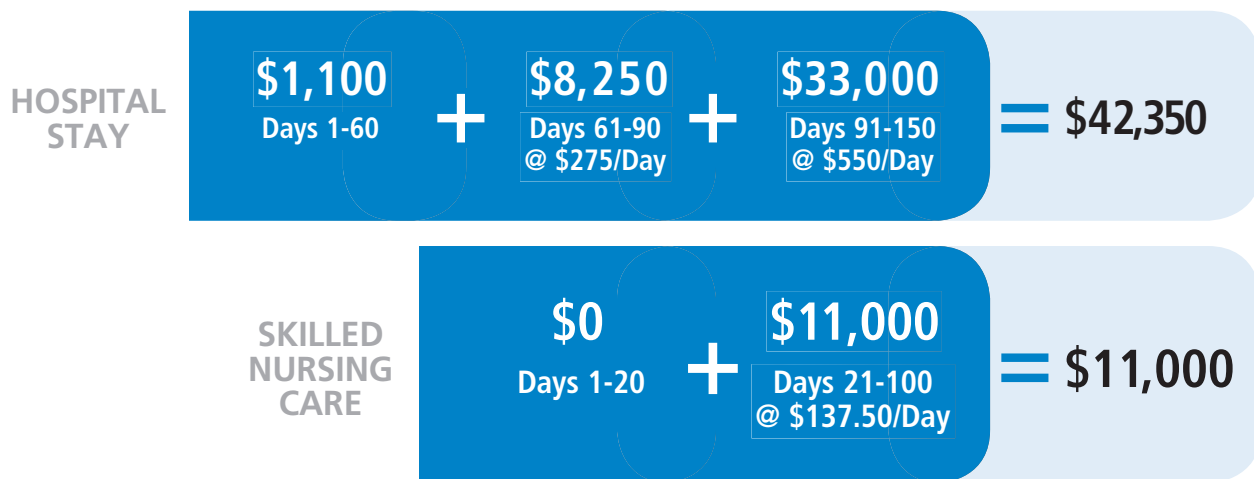
With Blue Cross and Blue Shield of Illinois, you'll see that you don't have to give up choice or comprehensive benefits for affordability. Our wide array of Medicare Supplement Insurance Plans provide coverage that can meet your individual health care needs.

If you have questions about our plans or how to complete your application, we can help. Our friendly, knowledgeable Individual Sales Representatives or authorized Blue Cross and Blue Shield agents are just a phone call away and available to provide any assistance you may need — to help ensure your Medicare Supplement Insurance Plan benefits are ready and waiting the very first day you are eligible.

So don't let an unanswered question keep you from applying for the health care coverage you need!

Don't get caught without coverage.

Without Blue Cross and Blue Shield of Illinois Medicare Supplement Insurance, you're risking a lot. Take a look at how much it could cost you for a serious illness or injury...



Without Blue Cross and Blue Shield of Illinois Medicare Supplement Insurance your out-of-pocket costs for Part A alone could be...

\$53,350

What Medicare does and doesn't pay.

At-a-Glance: This chart can help you see where Medicare benefits stop and your responsibility for payment begins. And it shows how we can help where Medicare falls short.

SERVICE	WHAT MEDICARE PAYS	WHAT MEDICARE LEAVES YOU TO PAY
MEDICARE PART A (Hospital)		
HOSPITAL¹		
First 60 days of an admission	All covered charges but a \$1,100 deductible ² each benefit period	\$1,100
61st to 90th day	All covered charges but \$275 a day	\$275 a day
91st to 150th day	All covered charges but \$550 a day	\$550 a day
Beyond 150 days	Nothing	100% of expenses
SKILLED NURSING FACILITY CARE		
First 20 days	100% of approved costs	\$0
21st to 100th day	All covered charges but \$137.50 a day	\$137.50 a day
Beyond 100 days	\$0	100% of expenses
MEDICARE PART B (Medical and Doctor Charges)		
\$155 annual deductible	\$0	\$155
Medical services	80% of Medicare-approved charges after the \$155 calendar year deductible is met	\$155 deductible, then the 20% of Medicare-approved charges NOT paid by Medicare
Excess charges ³	\$0	100% of expenses
OTHER BENEFITS		
Emergency Care in a Foreign Country (Medically Necessary)	\$0	100% of expenses
At-Home Recovery Care	\$0	100% of expenses
Annual Out-of-Pocket maximum		
Cost-saving BCBSIL Med-Select options available		

¹Hospital does not include a nursing home, convalescent home, extended care facility or psychiatric hospital.

²Med-Select plans require that you use Blue Cross and Blue Shield of Illinois participating Med-Select hospitals to receive coverage for the Medicare Part A deductible, except in the event of emergency admission.

³By law, no physician may charge more than 115% of Medicare-approved amounts.

Choose from BCBSIL's most popular Medicare Supplement Insurance Plans.

PLAN C PAYS	PLAN D PAYS only available through 5/31/10	PLAN F/Hi-Deductible F Pays	PLAN K PAYS	PLAN L PAYS
MEDICARE PART A (Hospital)				
HOSPITAL¹				
✓	✓	✓	✓(50%)	✓(75%)
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
SKILLED NURSING FACILITY CARE				
✓			✓	✓
✓	✓	✓	✓(50%)	✓(75%)
✓	✓	✓	✓	✓
MEDICARE PART B (Medical and Doctor Charges)				
✓		✓		
✓	✓	✓	✓ (Generally 10%)	✓ (Generally 15%)
		✓		
OTHER BENEFITS				
✓ ⁴	✓ ⁴	✓ ⁴		
	✓ ⁵			
		0/\$2,000 ⁶	\$4,620 ⁷	\$2,310 ⁷
✓	✓	✓/N/A	✓	✓

¹Plan pays 80% of Medicare-eligible expenses after a \$250 yearly deductible — \$50,000 lifetime total.

²Plan pays up to \$40 per day for at-home recovery care — up to \$1,600 per year; this care can include help with eating, dressing, bathing and taking medicine.

³Our High Deductible Plan F offers the same benefits as our Plan F after you have paid \$2,000 calendar-year deductible. Benefits from High Deductible Plan F will not begin until out-of-pocket expenses are \$2,000.

⁴You will pay half the cost-sharing under Plan K and a fourth of the cost-sharing under Plan L for some covered services until you reach the annual out-of-pocket limit of \$4,620 for Plan K or \$2,310 for Plan L each calendar year. Once you reach the annual limit, both plans pay 100% of your Medicare copayments and co-insurance for the rest of the calendar year. However, this limit does NOT include charges from your provider that exceed Medicare approved amounts (these are called "excess charges"), and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service. The out-of-pocket limit will increase each year to keep pace with inflation.

**With Blue Cross and
Blue Shield of Illinois,
you get choices, not limits.**



**For help with
Medicare Supplement Insurance,**

Contact your authorized independent Blue Cross and Blue Shield of Illinois agent.

Medicare-Select Option...

Save on Medicare Supplement premiums.

Eligible customers can save as much as 18% on average by choosing this option.*

With Medicare-Select, you must reside within a 30-mile radius of any of our Medicare-Select hospitals and use one of the hospitals for non-emergency admissions (see the complete hospital listing on the following page). You can still choose your own doctors and specialists. If you do not use one of these network hospitals, you agree to pay the Part A deductible, and any non-covered charges.

With Medicare-Select, as with all of our Medicare Supplement Plans, **you are fully covered for emergency care at any hospital.**

See if the hospital(s) near you is listed on the next page — you could save more money every month. Keep in mind if you move or relocate, you have the flexibility to switch to a standard plan at any time.

Occasionally, there may be changes to the Medicare-Select Network Hospital listing. Please visit www.bcbsil.com/65plus for the most up-to-date Medicare-Select hospital listing.



*Average based on 2010 Plan F Medicare-Select savings for all ages.

Illinois Medicare-Select Network Hospital Listing

- Aurora** Provena Mercy Center for Health Care
Rush-Copley Medical Center
- Barrington** Good Shepherd Hospital**
- Berwyn** MacNeal Memorial Hospital
- Blue Island** MetroSouth Medical Center
- Bolingbrook** Adventist Bolingbrook Hospital
- Canton** Graham Hospital
- Chicago** Bethany Hospital**
Chicago Lakeshore Hospital
Holy Cross Hospital
Illinois Masonic Medical Center**
Jackson Park Hospital
John H. Stroger Hospital of Cook County
Louis A. Weiss Memorial Hospital
Mercy Hospital and Medical Center
Mount Sinai Hospital
Neurologic and Orthopedic Institute of Chicago
Northwestern Memorial Hospital
Our Lady of the Resurrection Medical Center
Provident Hospital of Cook County
Rehabilitation Institute of Chicago
Resurrection Medical Center
Roseland Community Hospital
Schwab Rehabilitation Hospital
St. Anthony Hospital
St. Elizabeth Hospital
St. Joseph Hospital
Saint Mary of Nazareth Hospital
Swedish Covenant Hospital
Thorek Memorial Hospital
Trinity Hospital**
University of Chicago Hospitals and Clinics
University of Illinois Medical Center
- Chicago Heights** St. James Hospital & Health Center
- Clinton** Dr. John Warner Hospital
- Danville** Provena United Samaritan Medical Center
- Decatur** Decatur Memorial Hospital
St. Mary's Hospital
- Des Plaines** Holy Family Medical Center
- Downers Grove** Good Samaritan Hospital**
- East St. Louis** Kenneth Hall Regional Hospital
Touchette Regional Hospital
- Elgin** Provena St. Joseph Hospital
- Elk Grove Village** Alexian Brothers Medical Center
- Evanston** NorthShore University Hospital
St. Francis Hospital
- Evergreen Park** Little Company of Mary Hospital
- Forest Park** Riveredge Hospital
- Galesburg** OSF St. Mary Medical Center
- Glendale Heights** Adventist GlenOaks Hospital
- Glenview** Glenbrook Hospital
- Harvey** Ingalls Memorial Hospital
- Hazel Crest** South Suburban Hospital**
- Highland Park** Highland Park Hospital
- Hinsdale** Adventist Hinsdale Hospital
- Hoffman Estates** St. Alexius Medical Center
Alexian Brothers Behavioral Health Hospital
- Joliet** Provena St. Joseph Hospital
Silver Cross Hospital
- Kankakee** Provena St. Mary's Hospital
Riverside Medical Center
- La Grange** Adventist La Grange Memorial Hospital
- Maywood** Loyola University Medical Center
- Melrose Park** Gottlieb Memorial Hospital
Westlake Community Hospital
- Moline** Trinity Medical Center East Campus
- Naperville** Edward Hospital
- Oak Forest** Oak Forest Hospital
- Oak Lawn** Christ Hospital Medical Center**
- Oak Park** Rush Oak Park Hospital
West Suburban Medical Center
- Olympia Fields** St. James Hospital and Health Centers Olympia
Fields Campus
- Palos Heights** Palos Community Hospital
- Park Ridge** Lutheran General Hospital**
- Pekin** Pekin Hospital
- Peoria** Proctor Hospital
St. Francis Medical Center
- Pontiac** St. James Hospital
- Rockford** OSF St. Anthony Medical Center
Van Matre HealthSouth Rehabilitation Hospital
- Silvis** Illini Hospital
- Skokie** Skokie Hospital
- Springfield** Memorial Medical Center
St. John's Hospital
- Taylorville** Taylorville Memorial Hospital
- Urbana** Provena Covenant Medical Center
- Wheaton** Marionjoy Rehabilitation Hospital and Clinic

** Advocate Health Care

BlueExtrasSM

A Wellness Discount Program.

BlueExtras Discount Program

Blue Cross and Blue Shield of Illinois invites members to experience wellness everywhere they live, work and play through our BlueExtras Discount Program. Through BlueExtras, Blue Cross and Blue Shield of Illinois members are eligible to save money on value-added health care products and services that can enhance member health and well-being. Simply show your Blue Cross and Blue Shield of Illinois ID card to a BlueExtras provider to receive your discount. There are no claims to file, no referrals or pre-authorizations — it's just another advantage of being a Blue Cross and Blue Shield of Illinois member. And best of all, your BlueExtras discount program adds nothing to the cost of your insurance coverage!

Complementary Alternative Medicine

Complementary Alternative Medicine (CAM) includes a variety of therapies that may help to improve your health, prevent illness and address existing symptoms and conditions. As a Blue Cross and Blue Shield of Illinois member, you're eligible to receive as much as 30% off standard fees through a network of practitioners, spas, and wellness and fitness centers. You're also eligible to receive discounts on vitamins, herbal supplements, and health and wellness magazines.

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BlueExtras gives members access to discounts on a variety of health care and wellness products and services.



BlueExtrasSM

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Jenny Craig

Jenny Craig is a long-term food/body/mind solution that can help you manage your weight by teaching you how to create a healthy relationship with food, build an active lifestyle and develop a balanced approach to living. You have the option to choose the right program for your lifestyle with weekly consultations at a Jenny Craig Centre or over the phone with the Jenny At-Home program. It's up to you!

Curves

Curves offers a 30-minute workout that combines strength training and sustained cardiovascular activity through resistance equipment. Curves has made exercise available to more than four million women, many of whom are in the gym for the first time.

Davis Vision

Save on eyeglasses (frames and lenses), as well as contact lenses, laser vision correction services, examinations and accessories through one of the nation's leading providers of routine vision care programs. For a list of Davis Vision providers near you, search the Provider Finder[®] at www.bcbsil.com, then click on **Find a Vision Provider**. The Davis Vision network consists of major national and regional retail locations, such as EyeMasters and Visionworks, as well as independent ophthalmologists and optometrists.

TruHearing

Save on digital hearing aids through TruHearing. Get a hearing test at no additional charge by a licensed hearing specialist when performed for the purpose of fitting a hearing aid. There is a 45-day money back guarantee, a three-year warranty, a one-year supply on batteries and a selection of hearing aid styles at various price levels.

Life Time Fitness Centers

Life Time Fitness offers a complete health and fitness experience including indoor and outdoor water parks, sports courts and rock climbing caverns, personal training and group fitness programming, child care centers, cafes and spas. Get free lockers and towels, 24/7 access to the center and more. Life Time Fitness centers are located throughout the suburban Chicago area and across 17 other states.

▶▶▶ **To use BlueExtras, simply show your Blue Cross and Blue Shield of Illinois ID card to a participating provider to receive your discount.**

The relationship between Jenny Craig, Curves, Davis Vision, Healthways and TruHearing and Blue Cross and Blue Shield of Illinois (BCBSIL) is that of independent contractors.

BlueExtras is a discount program available to BCBSIL members. Some of the services offered through BlueExtras may be covered under your health plan. Please refer to your benefit booklet or call the customer service number on the back of your ID card for specific benefit information under your health plan. Use of BlueExtras does not affect your premium, nor do costs of BlueExtras' services or products count toward your calendar year or lifetime maximums and/or plan deductibles. Discounts are only available through participating vendors.

BCBSIL does not guarantee or make any claims or recommendations regarding the services or products offered under BlueExtras. You may want to consult with your physician prior to use of these services and products. BCBSIL reserves the right to discontinue or change this discount program at any time without notice.

Questions?

Here are some answers about Medicare Supplement Insurance.

Q. Can I go to any doctor or specialist I choose?

A. As a Medicare Supplement Insurance Plan member, you're free to go to any doctor or specialist you prefer for care. Your coverage will be recognized across the country. There are no networks and no restrictions. If you are a Medicare-Select plan member, you must go to a participating hospital for all non-emergency admittances.

Q. Am I covered out of state?

A. Absolutely! When you carry the familiar Blue Cross and Blue Shield of Illinois ID card, your coverage goes with you. Your ID card is recognized and accepted by doctors and hospitals across the country. Just present your card to your provider. If charges are covered by Medicare and Medicare approves the charges, so will we! If you are a Medicare-Select plan member you must go to a participating hospital for all non-emergency admittances.

Q. How does the Blue Cross and Blue Shield of Illinois Medicare-Select Plan differ from the standard plan?

A. A Medicare-Select option works just like a standard Medicare Supplement Insurance Plan, with one difference. With Medicare-Select, all scheduled inpatient hospital stays must be at a Medicare-Select participating hospital in order to have coverage for the Medicare Part A deductible.

If you do not go to a Medicare-Select participating hospital for a scheduled non-emergency hospital stay, you must pay the Medicare Part A deductible. However, in an emergency admission, you are covered at any hospital.

To qualify for a Medicare-Select option, you must live within 30 miles of one of our Medicare-Select participating hospitals.

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BlueCross BlueShield of Illinois
Experience. Wellness. Everywhere.™

Q&A

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Q. What are my payment options?

A. You have two payment options available: a paper bill mailed to you or a direct deduction from your bank account. If you have your bill mailed to you, you can choose every 2, 6 or 12 months. You can have your premium payment directly withdrawn from your bank account monthly by enrolling in our convenient EZ BlueSM Payment Option. We are sorry but credit card payments are not accepted at this time.

Q. What if I apply and change my mind?

A. Apply today and we'll send you an ID card and a policy to review for 30 days. You'll be under no obligation. You have up to 30 days to review your policy — at no cost. Return your first premium only after you are convinced the insurance protection is right for you. After that, you can still cancel your policy and get your money back. Simply return your policy and ID card within 30 days of the policy's effective date. We'll promptly refund your premium — less any claims paid — with no questions asked.

Q. Does Medicare Supplement Insurance cover prescription drugs?

A. No, Medicare Supplement Insurance does not include prescription drug coverage. Medicare introduced Medicare Prescription Drug Coverage (commonly referred to as Part D), to administer prescription drug benefits. You must enroll in Part D independently of Medicare Supplement Insurance. Like Medicare Supplement Insurance, Part D is administered by private insurers.


Q. What is BlueAccess[®] for Members (BAM)?

A. BlueAccess lets you take charge of your health with easy-to-use online tools. Get instant access to claim history, benefit highlights and coverage. Locate a doctor or hospital near you, or compare hospitals based on specific diagnoses and procedures.

Still need a reason to get this card?

Here are 10 good ones.

- Coverage for the more than \$53,300 of uncovered Medicare expenses
- Guaranteed acceptance
- Freedom to choose your doctors
- Reliable coverage from a respected industry leader
- Helpful Individual Sales Representatives
- Hassle-free claims processing
- Coverage when you travel
- BlueExtrasSM discount program
- Online claims, benefits and tools
- Serving Illinois residents for over 70 years

BlueCross BlueShield of Illinois			
Member Name	Network No.		ABCDEFGHIJ
First Name/Last Name	T01		
Member ID	JincRx		
P7011 X0F90000042			
Group No.	P7011	Plan	Product Name
BRN	123456	Office Visit	\$999
Rx PCN	123456	Emergency	\$999
Plan Code	BC 123 85 123	Rx Deductible	\$999
Effective Date	00/00/00	Rx Co-pay Generic	\$99 Brand \$999999
Expiration Date	00/00/00	1234567890123456789012345678901	
			Rx 

With a great variety of Medicare Supplement Insurance Plans to choose from, you can select the Blue Cross and Blue Shield of Illinois plan that's best for YOU!

▶▶▶ **If you have additional questions, or when you're ready to apply, we're here to help.**

Contact an authorized independent health insurance agent for Blue Cross and Blue Shield of Illinois.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.
® Registered Service Marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans.
SM Service Mark of Health Care Service Corporation.

Ask us to help fill in the gaps of Medicare coverage.

Contact your authorized independent
Blue Cross and Blue Shield of Illinois agent.



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