



2020

MEDI-PAK[®] MEDICARE

SUPPLEMENT INSURANCE POLICIES

For individuals eligible for Medicare
on or after January 1, 2020.



Arkansas
BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

MPI 8584 8/19

WHY BUY A MEDI-PAK MEDICARE SUPPLEMENT INSURANCE POLICY?

CHOICE OF ANY DOCTOR OR HOSPITAL

With a Medi-Pak Medicare supplement insurance policy, you have the freedom to choose any doctor or hospital who accepts patients on Medicare, with no referral required. Other benefits include:

- Coverage for all conditions from day one, upon acceptance
- Coverage that travels with you across the United States

PREDICTABLE COSTS

Original Medicare was designed to only cover about 80% of your medical costs. There are out-of-pocket costs Original Medicare does not pay. Medi-Pak Medicare supplement insurance policies help cover these costs. Our plans feature:

- Rates among the lowest in Arkansas
- Coverage for most (if not all) of the cost of Original Medicare's deductibles, copayments and coinsurance

EXTRA BENEFITS

Medi-Pak Medicare supplement insurance policies all include extra benefits that help our members take control of their healthcare. These include:

- The option to join the Silver&Fit® Exercise & Healthy Aging Program for a \$25 annual fee*
- Vision care coverage
- Access to My Blueprint, a digital portal that helps members manage their health plans
- Exclusive member discounts through Blue365

PEACE OF MIND

Arkansas Blue Cross and Blue Shield has covered the health insurance needs of Arkansans for more than 70 years. When you buy a Medi-Pak supplement insurance policy, you get:

- A plan more than 100,000 other Arkansans have chosen to supplement their Medicare coverage
- Convenience of having most claims filed automatically
- Exceptional customer service

QUESTIONS? CALL YOUR AGENT.

*The Silver&Fit Program is a product of American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated(ASH). Silver&Fit is a federally registered trademark of American Specialty Health Inc. and used with permission herein. American Specialty Health Fitness, Inc., is an independent company that operates separately from Arkansas Blue Cross and Blue Shield.

2020 MEDI-PAK MEDICARE SUPPLEMENT INSURANCE POLICIES

FOR INDIVIDUALS ELIGIBLE FOR MEDICARE ON OR AFTER JANUARY 1, 2020.

Plan Benefits*	Plan B**	Plan G	High Deductible Plan G	Plan N
High Deductible Plan G calendar-year deductible	N/A	N/A	\$2,300 ¹	N/A
PART A HOSPITAL SERVICES				
\$1,364 Inpatient hospital deductible (each benefit period) ¹¹	✓	✓	✓	✓
\$341 daily copay for days 61-90 in a hospital	✓	✓	✓	✓
\$682 daily copay for days 91-150 in a hospital	✓	✓	✓	✓
Additional 365 days after Medicare hospital benefits end	✓	✓	✓	✓
Calendar-year blood deductible	✓	✓	✓	✓
Hospice care: coverage of cost sharing for all Part A Medicare eligible hospice care and respite care expenses	✓	✓	✓	✓
\$170.50 daily copay for days 21-100 in a skilled nursing facility		✓	✓	✓
PART B PHYSICIAN CARE AND MEDICAL SERVICES				
\$185 Part B deductible				
Physician care	✓	✓	✓	Lesser of \$20 or 20% coinsurance (after Part B deductible)
Emergency room	✓	✓	✓	Lesser of \$50 or 20% coinsurance (after Part B deductible)
All other Part B services	✓	✓	✓	✓
Blood (cost of first 3 pints, if not by blood replacement) – Medicare only pays 80% of cost of blood	✓	✓	✓	✓
Medicare Part B excess charges		✓	✓	
ADDITIONAL BENEFITS				
Emergency care received in a foreign country (up to plan limits)		✓	✓	✓
Vision care	✓	✓	✓	✓
Silver & Fit Exercise & Healthy Aging Program (\$25)	✓	✓	✓	✓
Monthly premiums for Service Area 1²	\$680.90	\$127.50	\$48.20	\$108.40
Monthly premiums for Service Area 2²	\$680.90	\$143.30	\$54.30	\$121.00

*2019 Medicare benefit amounts are listed for reference only. Medicare benefit amounts may change for 2020.

** Plan designed for Medicare-disabled individuals not yet age 65.

¹2019 calendar-year deductible for High Deductible Plan F is listed for reference only. High Deductible Plan G calendar-year deductible may change for 2020.

¹¹You can have as many as five benefit periods in one year.

²Medi-Pak premiums vary depending on the county in which you reside. To determine your county's service area, see the back of this flyer.

Please see the Outline of Medicare Supplement Coverage for additional information

SERVICE AREA 1 COUNTIES: Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clay, Cleveland, Columbia, Craighead, Crawford, Crittenden, Desha, Drew, Franklin, Fulton, Grant, Greene, Jefferson, Johnson, Lafayette, Lee, Lincoln, Logan, Madison, Marion, Miller, Mississippi, Monroe, Montgomery, Newton, Phillips, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Searcy, Sebastian, St. Francis, Stone, Union, Washington, White, Woodruff and Yell

SERVICE AREA 2 COUNTIES: Clark, Cleburne, Conway, Cross, Dallas, Faulkner, Garland, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Lawrence, Little River, Lonoke, Nevada, Ouachita, Perry, Pike, Pulaski, Saline, Sevier, Sharp and Van Buren

ELIGIBILITY: To be eligible for Medi-Pak, you must be enrolled in Medicare Part A and Part B and reside in the state of Arkansas. No benefit will be payable if you can obtain these benefits under any other federal or state law.

LIFETIME RESERVE: After 90 days hospitalization, Medicare benefits are paid from a one-time lifetime reserve of 60 additional days (days 91-150) which are not renewable each benefit period. See the 2020 Outline of Medicare Supplement Coverage for details and limitations of these benefits.

LIMITATIONS: For Medicare Part A and Part B services provided by a hospital, supplemental benefits will only be paid if the hospital is a Medicare participating hospital. Benefits which supplement Medicare Part B will be limited to the reasonable charges as determined by Medicare. Emergency care in a foreign country benefit is subject to a \$250 deductible and a \$50,000 lifetime maximum (only offered in G, High Deductible G and N). Medi-Pak Medicare supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans are guaranteed renewable; premium rates are subject to change upon 30 days' written notice. Medi-Pak Medicare supplement insurance plans have terms and conditions that may affect your coverage. Since applications for Medi-Pak Medicare supplement insurance plans take time to process, we advise you to keep your current coverage in effect until we notify you that your application has been approved. Premium rates are determined by the service area in which you reside. If you are approved for coverage and then move to a different service area, your premium rate may change. The new premium rate will be effective on the first day of the next premium billing period. Unless you apply for Medi-Pak coverage during a guarantee issue period mandated by federal and state law, you must answer health questions, be subjected to medical underwriting and may not be accepted for coverage. Form numbers for the Medi-Pak Medicare supplement insurance plans advertised on this flyer are:

73-MPN, 75-MPG, 75-MPGHD, and 73-MPB.

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