



BlueCross BlueShield
of Oklahoma



2024 Oklahoma Producer Selling Guide

Introduction

Thank you for being a valued **Blue Cross and Blue Shield of Oklahoma** producer.

To help you provide the best possible service to your clients, we've created a full range of resources to help grow and retain your business. These materials are designed to engage and motivate clients to choose a Blue Cross and Blue Shield of Oklahoma plan that fits their health budget and needs.

Throughout this guide, you'll find materials that highlight the immense value that you offer Medicare eligibles, as their trusted advisor. These pre-approved prospecting tools include letters, flyers, print ads, presentations, emails, and educational videos and many **allow for co-branding and personalization** by producer agencies and individual producers.

We've also included a few tips that can help you determine how to leverage these materials to boost your efforts — and have your biggest sales year yet!

All of the materials included in this guide can be accessed for all certified agents on the producer supply portal at:

<https://www.yourcmsupplyportal.com/login.asp>

Product Overview



Summary of Products



MAPD



PDP



MED SUPP



DSNP

MAPD Product Sizzle Sheet

For MAPD product details, visit the producer supply portal.

MAPD sizzle sheet

2024 Blue Cross and Blue Shield of Oklahoma MAPD/MA Sizzle Sheet



- Existing Counties
- Expanded Counties
- Not Covered Counties

Product Highlights

NEW Rx Benefits

- Amazon added to preferred mail-order pharmacies
- Replaced low-cost Enhanced formulary with a Value formulary
- Insulin coverage on Tier 3 for both MAPD formularies ensures market parity

NEW PPO Flex Card Plan

- Blue Cross Medicare Advantage Health Choice (PPO)SM

OTC Benefit

- Quarterly allowance to be used on dental, vision and hearing benefits

NEW Hearing Benefits Now Embedded in Plans

- Hearing benefits on PPO plans will now mirror HMO plans and offer an annual hearing aid copay of \$699 or \$999

NEW 2024 Service Area Expansion

Expanded service area to 12 additional counties:

- Adair, Atoka, Carter, Coal, Craig, Johnston, Love, Murray, Nowata, Pontotoc, Pushmataha and Rogers

NEW Plan Consolidation

- Consolidated 2 MAPD plans into existing plans to create a better member experience and eliminate member confusion in the marketplace

Special Coverage for U.S. Military Veterans

- Helps to save on health care costs by reducing Medicare Part B premium, which member pays to Social Security Administration

Blue Card Program

- Enables members to obtain health care services while traveling or living in another BCBS plan's service area
- Links participating health care providers with independent BCBS plans across the country, and in more than 200 countries and territories worldwide

Simplified Optional Supplemental Benefits Plans

2 OSB plans; hearing benefits are now embedded in plans

- Premier Plan:**
 - Vision - Includes lenses and annual allowance for frames/contacts
 - Dental - Preventive (2 exams, 2 cleanings, 1 X-ray) and Comprehensive Coverage
- Basic Silver Plan:**
 - Vision - Not Covered
 - Dental - Comprehensive Coverage

Provider Network:

- ~1,800 Primary Care Providers
- ~12,000 Specialists
- ~550 Hospitals/Other Care Facilities

Product Offerings

5 PPO Plans:

- Blue Cross Medicare Advantage **Classic (PPO)**SM
- Blue Cross Medicare Advantage **Dental Premier (PPO)**SM
- Blue Cross Medicare Advantage **Flex (PPO)**SM
- Blue Cross Medicare Advantage **Health Choice (PPO)**SM
- Blue Cross Medicare Advantage **Protect (PPO)**SM

1 HMO Plan:

- Blue Cross Medicare Advantage **Basic (HMO)**SM

1 HMO D-SNP Plan:

2024 Expansion

Plan expansions in 12 counties
Serving 56 of 77 counties in 2024

Oklahoma Counties

- Adair County - Stillwell
- Alfalfa County - Cherokee
- Atoka County - Atoka
- Beaver County - Beaver
- Beckham County - Sayre
- Blaine County - Watonga
- Bryan County - Durant
- Caddo County - Anadarko
- Canadian County - El Reno
- Carter County - Ardmore
- Cherokee County - Tahlequah
- Choctaw County - Hugo
- Cimarron County - Boise City
- Cleveland County - Norman
- Coal County - Coalgate
- Comanche County - Lawton
- Cotton County - Walters
- Craig County - Vinita
- Creek County - Sapulpa
- Custer County - Arapaho
- Delaware County - Jay
- Dewey County - Taloga
- Ellis County - Arnett
- Garfield County - Enid
- Garvin County - Pauls Valley
- Grady County - Chickasha
- Grant County - Medford
- Greer County - Mangum
- Harmon County - Hollis
- Harper County - Buffalo
- Haskell County - Stigler
- Hughes County - Holdenville
- Jackson County - Altus
- Jefferson County - Waurika
- Johnston County - Tishomingo
- Key County - Newkirk
- Kingsfisher County - Kingfisher
- Kiowa County - Hobart
- Lattimer County - Wilburton
- LeFlore County - Poteau
- Lincoln County - Chandler
- Logan County - Guthrie
- Love County - Marietta
- Major County - Fairview
- Marshall County - Madill
- Mayes County - Pryor
- McClain County - Purcell
- McIntosh County - Bartlesville
- McIntosh County - Eufaula
- Murray County - Sulphur
- Muskogee County - Muskogee
- Noble County - Perry
- Nowata County - Nowata
- Okfuskee County - Okemah
- Oklahoma County - Oklahoma City
- Okmulgee County - Okmulgee
- Osage County - Pawhuska
- Ottawa County - Miami
- Pawnee County - Pawnee
- Payne County - Stillwater
- Pittsburg County - McAlester
- Pontotoc County - Ada
- Pottawatomie County - Shawnee
- Pushmataha County - Antlers
- Roger Mills County - Cheyenne
- Rogers County - Claremore
- Seminole County - Weveroka
- Sequoyah County - Sallisaw
- Stephens County - Duncan
- Texas County - Gaymon
- Tillman County - Frederick
- Tulsa County - Tulsa
- Wagoner County - Wagoner
- Washington County - Bartlesville
- Washita County - Cordell
- Woods County - Alva
- Woodward County - Woodward

We are here to help you succeed this selling season:

- Virtual Selling
- Online Marketing Tools
- Training Certification
- Product and Network Education/Training

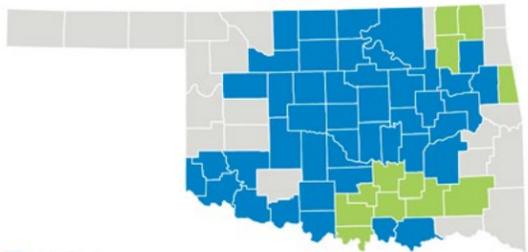
Contact your BCBSOK Sales Rep or GA/NMO to learn more

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Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an independent Licensee of the Blue Cross and Blue Shield Association

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Serving 56 of 77 counties in 2024



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- Kiowa County - Hobart
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- LeFlore County - Poteau
- Lincoln County - Chandler
- Logan County - Guthrie
- Love County - Marietta
- Major County - Fairview
- Marshall County - Madill
- Mayes County - Pryor
- McClain County - Purcell
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BlueCross BlueShield of Oklahoma

PDP Product Sizzle Sheet

For PDP product details, visit the producer supply portal.

PDP sizzle sheet

2024 Blue Cross and Blue Shield of Oklahoma PDP Sizzle Sheet

Product Benefits

- Fixed copayments and coinsurances
- A comprehensive drug list
- Convenience of nationwide coverage at thousands of pharmacies and mail-order choices
- Save on copays when a preferred pharmacy is used

Drug list sizes:
LCE Custom 3,123
Enhanced HC 3,432
Basic 2,882

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Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Plan Premium	Blue Cross MedicareRx Choice (PDP) SM 55715-018		Blue Cross MedicareRx Value (PDP) SM 55715-010		
	Preferred Retail Pharmacy	Non-Preferred Retail Pharmacy	Preferred Retail Pharmacy	Non-Preferred Retail Pharmacy	
	\$24.80		\$93.10		
Cost Share	Tier 1	\$0	\$15	\$1	\$10
	Tier 2	\$5	\$20	\$8	\$20
	Tier 3	\$46	\$47	\$45	\$47
	Tier 4	34%	40%	33%	37%
	Tier 5	25% (60 and 90 day Not Covered)		25% (60 and 90 day Not Covered)	
Annual Prescription Deductible	\$545 (Tier 3-5)		\$545 (Tier 3-5)		
Formulary	LCE Custom		Enhanced HC		
Gap Coverage	Defined Standard		Full Coverage on Tier 1		
Preferred Pharmacies	Walgreens, Walmart		Walgreens, Walmart and Independents		
Mail Order	3x (Tiers 1-4), (Tier 5-30 day (Covered); 60/90 Not Covered)		3x (Tiers 1-4), (Tier 5-30 day (Covered); 60/90 Not Covered)		

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MED SUPP Product Sizzle Sheet

For Med Supp product details, visit the producer supply portal.

Med Supp sizzle sheet

2024 Blue Cross and Blue Shield of Oklahoma Sizzle Sheet

Saving with Blue Plan65 Select™
 Blue Plan65 Select is a money-saving option for members who live within 25 miles of a contracting hospital. It has all of the same benefits as a standard option but it costs less. With Blue Plan65 Select, the Medicare Part A deductible is covered for non-emergency care at contracting hospitals.

- Blue Plan65 Select can save members in premium costs for certain plans
- Over 100 Oklahoma hospitals in the Blue Plan65 Select network
- Availability based on ZIP code
- Now available on Plan G Plus

Key Benefits

Freedom and flexibility to visit any doctor or hospital that accepts Medicare

- Blue Cross and Blue Shield of Oklahoma is a name recognized everywhere in the U.S.
- Virtually hassle-free claims processing

Guaranteed coverage when enrolled in Medicare Parts A and B

- Guaranteed acceptance when you turn 65
- No health questions or physical exams
- Helps to cover out-of-pocket costs that are not typically covered by original Medicare

Helps with costs not covered by Medicare Parts A and B

- Copayments for a Doctor's office visit
- Copayments for hospital outpatient visits
- Copayments for medical services

Plan G Plus Innovative Benefits

- Dental
- Hearing
- Vision
- SilverSneakers® Fitness Program
- 24/7 Nurseline

Medicare Supplement Product Offerings

- Plan A
- Plan F
- Plan F - Select
- Plan G
- Plan G Plus
- Plan G - Select
- Plan G Plus - Select
- Plan F - High Deductible
- Plan G - High Deductible
- Plan N
- Plan N - Select

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Effective 01/01/2024	Medicare Supplement Products			
	Basic Benefit Option	Comprehensive Plan Option	Innovative Plan Option	Budget-Conscious Plan Options
	Plan A	Plan G	Plan G Plus	High Deductible Plan G* Plan N
Reduced Premium Blue Plan65 Select™ Option Available (eligibility based on ZIP code)		✓	✓	✓
Basic Benefits	✓	✓	✓	✓ <small>copay applies</small>
Skilled Nursing Coinsurance		✓	✓	✓
Part A Deductible		✓	✓	✓
Part B Excess		✓	✓	✓
Foreign Travel Emergency Care		✓	✓	✓
24/7 Nurseline	✓	✓	✓	✓
SilverSneakers® Fitness Program			✓	
Dental Benefits			✓	
Hearing Benefits	✓	✓	✓	✓
Vision Benefits			✓	

*This high-deductible option requires a member to pay a deductible of \$2,490 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. Plan F, Plan F Select and High Deductible Plan F are only available if Medicare eligible prior to 1/1/20.
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NOT FOR DISTRIBUTION TO BENEFICIARIES, MEMBERS, OR PROSPECTS



Sales Tools

AEP Marketing Materials

To view these guides, visit the producer supply portal.

Medicare Basics



Age-In Ease into Medicare



MAPD Marketing Materials

To view the MAPD Plan Comparison Charts for all markets, visit the producer supply portal.

MAPD Plan Comparison Charts

BlueCross BlueShield of Oklahoma Oklahoma (PPO)

Plan Premium	Blue Cross Medicare Advantage Classic (PPO) SM H4801-007		Blue Cross Medicare Advantage Dental Premier (PPO) SM H4801-021		Blue Cross Medicare Advantage Flex (PPO) SM H4801-013	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Primary Care Provider Visits	\$0 copay	\$30 copay	\$0 copay	\$30 copay	0% coinsurance	0% coinsurance
Specialist Visits	\$39 copay	\$75 copay	\$45 copay	\$75 copay	0% coinsurance	0% coinsurance
Maximum Out-of-Pocket	\$4,900	\$8,950	\$6,900	\$11,300	\$0	\$0
Inpatient Hospital Copay	\$325/day for days 1-6	\$500/day	\$370/day for days 1-6	\$500/day	0% coinsurance	0% coinsurance
Preferred Retail Pharmacy Copays	\$0/\$8/\$47/\$100/30%	\$15/\$20/\$47/\$100/30%	\$0/\$8/\$47/\$100/25%	\$15/\$20/\$47/\$100/25%	\$0/\$8/\$47/\$100/25%	\$15/\$20/\$47/\$100/25%
Prescription Drug Deductible	\$150 (Tiers 4-5)		\$545 (Tiers 3-5)		\$545 (Tiers 3-5)	
Preferred Pharmacy Network	Walgreens, Walmart and independents		Walgreens, Walmart		Walgreens, Walmart	
Dental ¹	Routine Preventive 2 exams, 2 cleanings, 1 X-ray		2 exams, 2 cleanings, 1 X-ray		Not Covered	
Comprehensive	\$1,000 annually		\$5,000 annually		Not Covered	
Routine Eye Exam	\$0 copay; 1 exam/year	\$40 allowance	\$0 copay; 1 exam/year	\$40 allowance	0% coinsurance; 1 exam/year	
Vision Hardware/Contacts Allowance	\$100 annual allowance		\$100 annual allowance		Not Covered	
Hearing Hearing Exam	\$0 copay; 1 exam/year	Not Covered	\$0 copay; 1 exam/year	Not Covered	0% coinsurance; 1 exam/year	Not Covered
Hearing Aids	\$699 or \$999 copay	Not Covered	\$699 or \$999 copay	Not Covered	\$699 or \$999 copay	Not Covered
Over-the-Counter ²	\$75 quarterly allowance	Not Covered	\$50 quarterly allowance	Not Covered	Not Included	
SilverSneakers SM Fitness Program	Included		Included		Included	
Rewards Program ³	Earn up to \$100 in Gift Cards		Earn up to \$100 in Gift Cards		Earn up to \$100 in Gift Cards	
Transportation	Not Included		Not Included		Not Included	
Telehealth Services	\$0 copay; virtual visits	Not Covered	\$0 copay; virtual visits	Not Covered	Not Covered	
Flexible Spend Card ⁴	Not Included		Not Included		Not Included	
Buy Down	Not Applicable		Not Applicable		Not Applicable	
Optional Supplemental Benefits Plan⁵						
	Basic Silver					
	Annual Allowance		\$1,000			
Dental Routine Preventive	Not Included					
Basic Restorative Comprehensive	Not Included					
Major Restorative Comprehensive	20% coinsurance	50% coinsurance				
Vision Hardware/Contacts Allowance	Not Included					

Oklahoma
Oklahoma City
Tulsa

BlueCross BlueShield of Oklahoma Oklahoma (HMO)

Plan Premium	Blue Cross Medicare Advantage Basic (HMO) SM H3979-001
Primary Care Provider Visits	In-Network \$0 copay
Specialist Visits	\$22 copay
Maximum Out-of-Pocket	\$3,900
Inpatient Hospital Copay	\$275/day for days 1-6
Preferred Retail Pharmacy Copays	\$0/\$8/\$47/\$100/33%
Prescription Drug Deductible	\$0
Preferred Pharmacy Network	Walgreens, Walmart and independents
Dental ¹	Routine Preventive \$0 copay; 2 exams, 2 cleanings, 1 X-ray
Comprehensive	\$1,000 annually
Routine Eye Exam	\$0 copay; 1 exam/year
Vision Hardware/Contacts Allowance	\$100 annual allowance
Hearing Hearing Exam	\$0 copay; 1 exam/year
Hearing Aids	\$699 or \$999 copay
Over-the-Counter ²	\$100 quarterly allowance
SilverSneakers SM Fitness Program	Included
Rewards Program ³	Earn up to \$100 in Gift Cards
Transportation	Not Included
Telehealth Services	\$0 copay; virtual visits
Flexible Spend Card ⁴	\$1,000 annual allowance; Dental/Vision/Hearing
Buy Down	Not Applicable
Optional Supplemental Benefits Plan⁵	
	Annual Allowance
Dental Routine Preventive	Not Applicable
Basic Restorative Comprehensive	Not Applicable
Major Restorative Comprehensive	Not Applicable
Vision Hardware/Contacts Allowance	Not Applicable

MAPD and PDP Marketing Materials

To view the Plan Options Guides, visit the producer supply portal.

Plan Options Guides

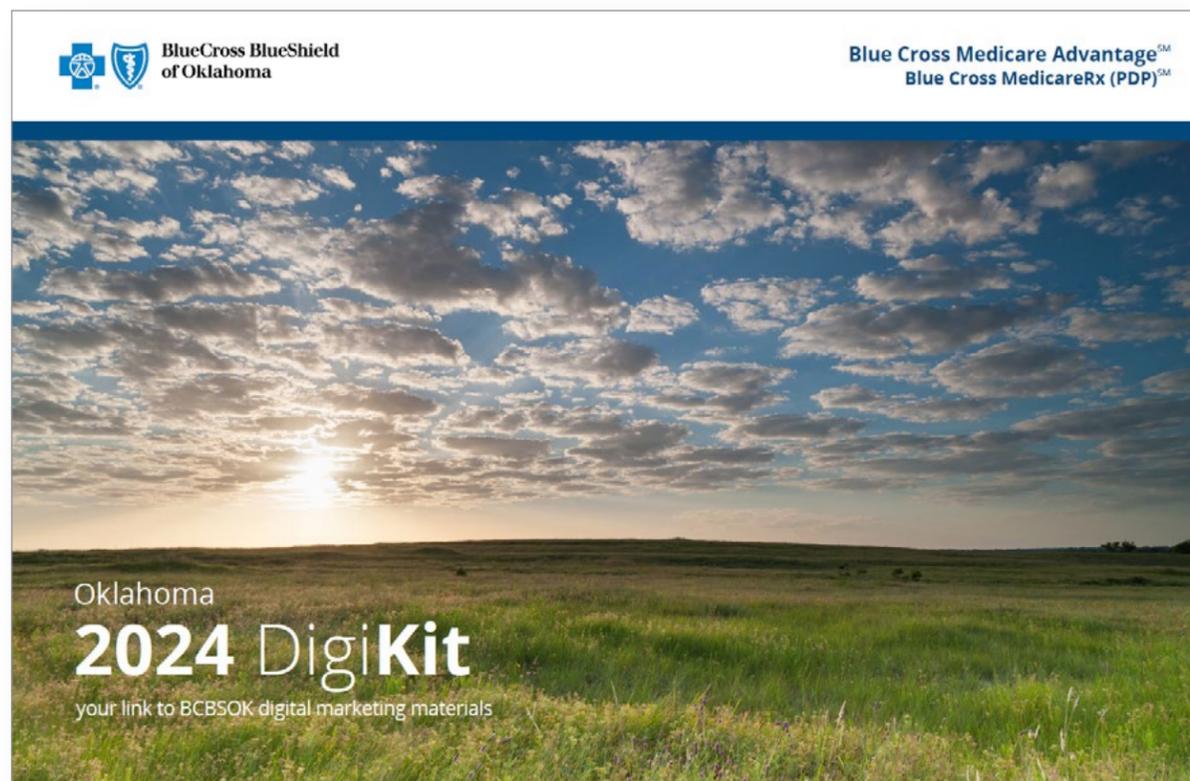


- MAPD HMO
- MAPD PPO
- Flex (PPO)
- Protect (PPO)
- PDP
- DSNP

MAPD and PDP Marketing Materials

To view the DigiKit, visit the producer supply portal.

MAPD/PDP DigiKit



Please refer to the DigiKit for direct links to:

- Enrollment Forms
- Summary of Benefits
- Formularies
- Pharmacy Directories

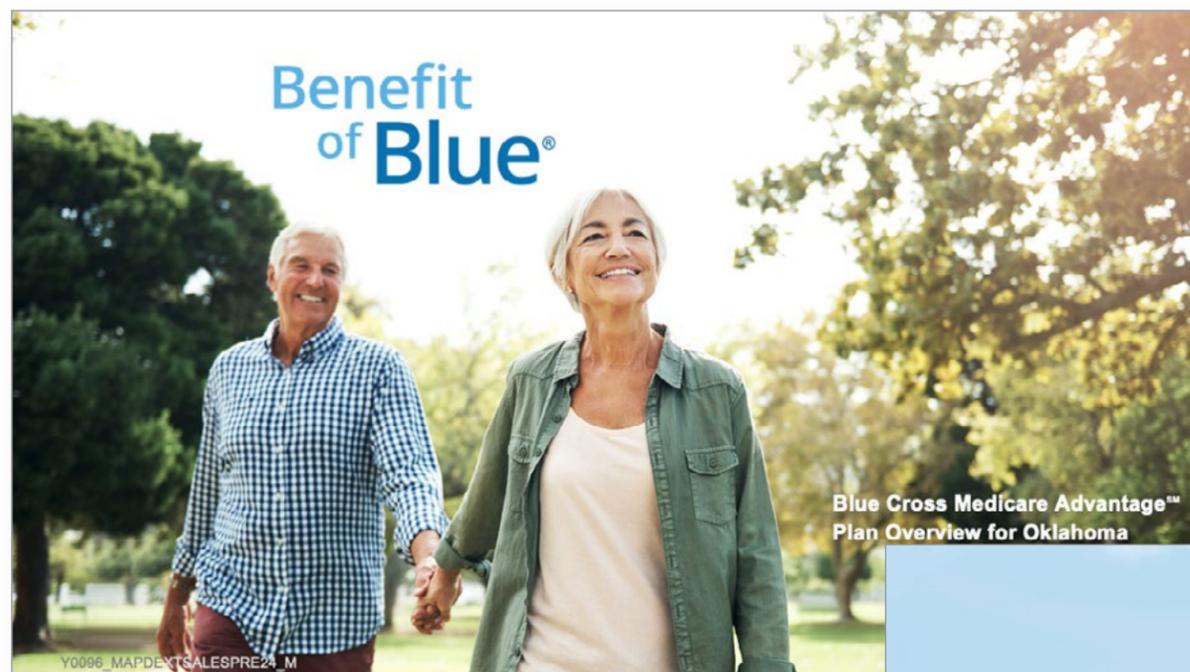
You can also find these Important Forms and Disclosures in the DigiKit:

- Scope of Appointment Form
- Non-Discrimination Disclosures
- Star Ratings
- Flex Plan Provider Notification Letter
- Provider Finders
- Optional Supplemental Benefits Enrollment Forms

MAPD and PDP Marketing Materials

To view the MAPD and PDP sales presentations, visit the producer supply portal.

MAPD Sales Presentation



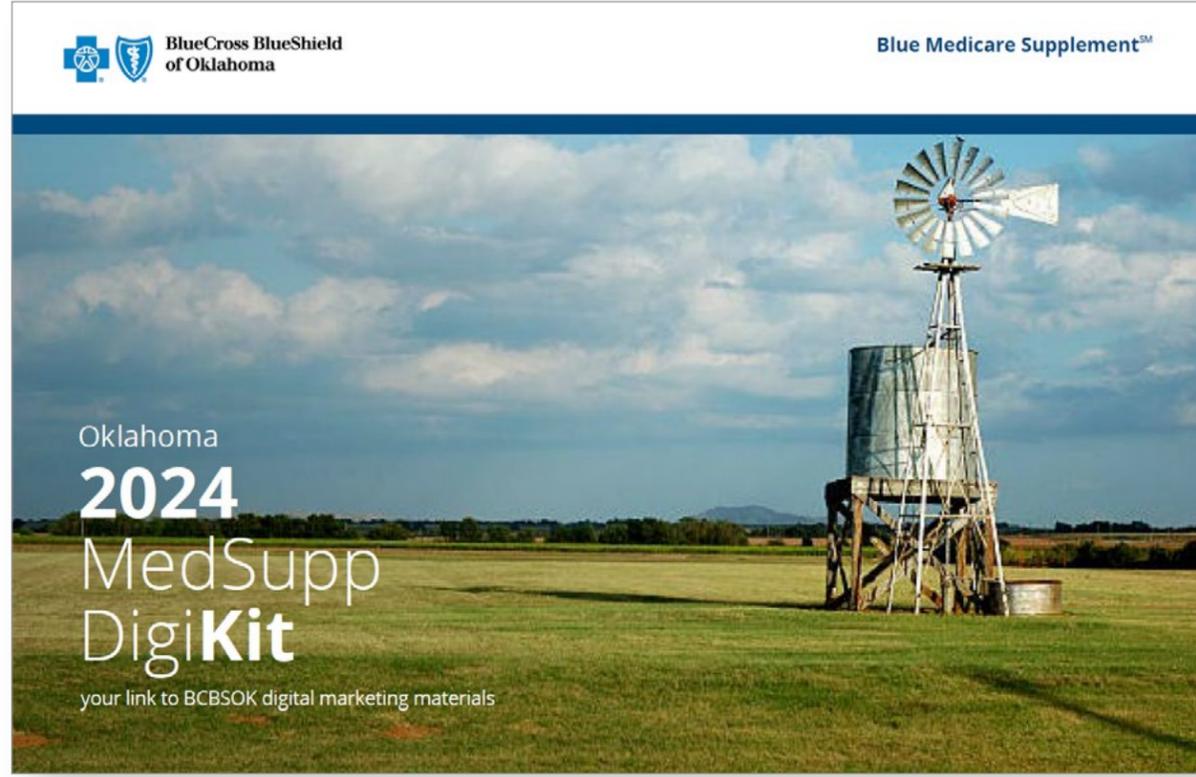
PDP Sales Presentation



Med Supp Marketing Materials

To view these Med Supp materials, visit the producer supply portal.

Med Supp DigiKit



Med Supp Yearly Rate Change flyer

BlueCross BlueShield of Oklahoma

Are you looking for reliable Medicare Supplement insurance plan rates? Over the years, Blue Cross and Blue Shield of Oklahoma has offered premiums without gimmicks like teaser rates.

Medicare Supplement Rate History*	
2014	6.2% Rate Increase
2015	Rate Hold
2016	2.1% Rate Increase
2017	5.2% Rate Increase
2018	4.6% Rate Increase
2019	6.2% Rate Increase
2020	4% Rate Increase
2021	2.85% Rate Increase
2022	3.05% Rate Increase
2023	1.19% Rate Increase
2024	8.11% Rate Increase

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Med Supp Marketing Materials

To view the Med Supp sales and education presentations, visit the producer supply portal.

Med Supp Sales Presentation



Med Supp Education Presentation



Educational Videos

To view these educational videos, visit the [producer supply portal](#).



Understanding Your Annual Notice of Change

An annual notice of change document, or "ANOC", is an important document that summarizes and lists changes in costs, monthly premium, or plan benefits for the coming year. **1:23**



Understanding Your Evidence of Coverage

In this video, we'll discuss what an Explanation of Coverage is (sometimes also known as an "EOC") and why it's important. We'll also talk about when you will receive an Explanation of Coverage, and how to read it. **1:44**



Making Sense of MACRA

In this video, we'll discuss the Medicare Access and CHIP Reauthorization Act, or "MACRA", a new law that made changes to Medicare Supplement Insurance plans. The law will only affect persons newly eligible for Medicare after December 31, 2019. **1:52**



AEP Is Around the Corner

October 15 through December 7 is the Medicare Annual Enrollment Period, when members can determine whether their plan will continue to meet their needs the following year. **2:07**



Get the Most from Your Medicare Advantage Plan

The video spotlights Blue Cross and Blue Shield Medicare Advantage Plans and inspires members to use its many benefits and services, including help to set up medical appointments and to find specialists, prescription drug coverage, zero-dollar preventive services, a large network of physicians and more. **0:53**



New to Medicare?

There are certain times you can sign up for Original Medicare. Since it covers most but not all health care costs, look into a Medicare Supplement Insurance plan or a Medicare Advantage plan to help cover your share of costs. **2:56**

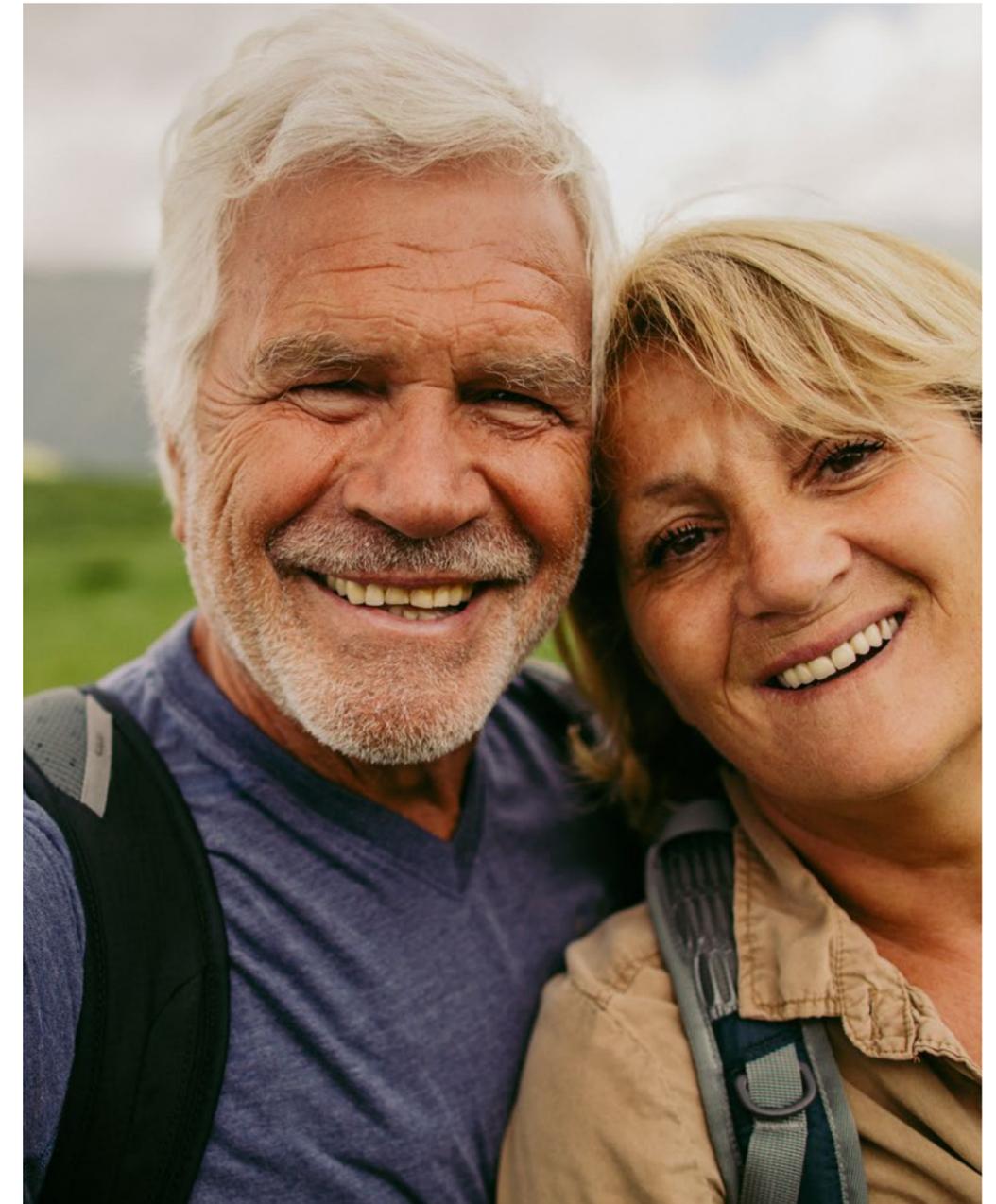
Lead Generation Materials



Overview

These lead generation materials emphasize the value you offer as a local agent to Medicare beneficiaries in your community, who are looking to make insurance decisions.

Use these pieces to attract and encourage existing and new clients to choose a Blue Cross and Blue Shield of Oklahoma plan that meets their needs.



Overview

Direct Mail Best Practices

How to Use Direct Mail

1. Determine your mailing list
2. Download art from Producer supply portal
3. Personalize mailers with your contact information/organization's information
4. Add trackable phone numbers and/or website information
5. Provide printer or post office postage costs, or ensure your postal permit will cover mailing costs

Although **direct mail is considered to be more effective than other mass media options**, the most successful direct mail programs only deliver response rates of between 0.75 percent and 1.5 percent, so it's important to do everything to maximize your success.



Tracking

- During AEP, mailboxes are full, and you don't want your mailing to get lost. Plan to be in front of your prospects at least every other week. Also consider adding to your marketing plan additional media exposure and events, so your piece is more likely to be recognized in the mailbox and read.
- Most consumers research plans first, then shop, then decide. You'll want to be present and available at every one of these important stages.

Helpful Tips

- Create targeted, proven mailing lists. Data shows that consumers aged 65-75 are more likely to switch Medicare plans than older peers, so be sure that segment is included in your mailing list.
- Use segmented lists. If you're trying to target low-income consumers, they will likely respond better to low-price messages, while higher-income prospects may respond better to value-added benefits or expansive network messages.

Overview

Flyers/Print Media Best Practices

When placing an ad in a publication, it's important to know if it will reach your target audience. Before purchasing ad space, here are a few things to consider:

- Demographics — ask the publication to supply demographics on their audience to aid your decision-making
- Community sections — many communities have local publications that could be a great outlet to deliver your message to consumers in your area
- Senior publications — targeted at reaching a large portion of your specific audience
- Planned marketing campaign — if you know you will run your ad in a publication multiple times, ask the rep for information on frequency discounts
- Consider print for Medicare segment — radio and billboard typically do not drive consumers to call immediately, the only exception being Spanish radio ads, which are only effective for Spanish-speaking agents

Sales Presentations Best Practices

At a sales event, marketing activities and lead generation can take place, including discussing plan-specific information and collecting enrollment applications.

Helpful Tip

Be sure to choose the correct sales presentation based on what plan you're selling and personalize it with your appropriate contact information.



Lead Generation Materials for MAPD

To view these materials, visit the producer supply portal.

Enhanced Dental Postcard

\$0 PPO with ENHANCED DENTAL BENEFITS

Call to learn how to get \$5,000 to help you pay for out-of-pocket costs for dental services.

<Agency Name>
<Phone Number>

Blue Cross Medicare Advantage Dental Premier (PPO)SM

Enhanced dental plan includes:

- Crowns and dentures
- Prescription drug coverage
- Access to large network of doctors and hospitals
- Vision, hearing and other health benefits

Call me for a FREE no-obligation consultation.

<Phone Number> (TTY: 711)
<Agent First and Last Name>

Act now! Your Medicare enrollment deadline is Dec. 7, 2024. We'll give you \$5,000 to help pay for out-of-pocket costs for dental services. This offer is available to new enrollees in our Medicare Advantage Dental Premier (PPO) plan. It's a limited-time offer. Call today to learn more. This offer is not available in all areas. Coverage is subject to underwriting. We do not offer every plan available in your area. Coverage is subject to underwriting. Program (PPO) is not available in all of your agents.

Agent Name: _____
Address Line 1: _____
Address Line 2: _____
City: _____ State: _____ Zip: _____

<First Name> <Last Name>
<Address Line 1>
<Address Line 2>
<City> <State> <Zip>

Flex Open Access Postcard

Open Access PPO

The Medicare Advantage plan that gives you the freedom to see any provider who accepts Medicare.

More freedom, lower costs with one call to [AGENCY NAME].

Blue Cross Medicare Advantage Flex (PPO)SM gives you the freedom to see any health care provider who accepts Medicare. It also offers a \$0 copay or 0% coinsurance for many benefits, including Virtual Visits, 24/7 Nurseline, Rewards Programs, emergency care and more.

Call today to learn more about this unique Medicare Advantage plan.

Call me at (1-800-000-0000) (TTY: 711)
<Phone Number> <Agency Name>

Example A - Sample
1234 Street
[City, ST 12345-6789]
(Bar Code)

Agent Name: _____
Address Line 1: _____
Address Line 2: _____
City: _____ State: _____ Zip: _____

<First Name> <Last Name> <Suffix>
<Address Line 1>
<Address Line 2>
<City> <State Code> <Zipcode> <Zip4>
<USPS Barcode>

MAPD Seminar Postcard

There's an easy way to get the Medicare benefits you need.

Join us to learn how.

Attend a FREE Medicare seminar or event

It's the easy way to learn more about your coverage, cost and benefit options—including plans with:

- \$0 monthly plan premium
- Annual routine eye exam
- Dental coverage
- Prescription drug coverage
- Hearing services
- Access to large network of doctors and hospitals

Plus, you'll get your important Medicare questions answered, so you can choose your plan with confidence.

Call [Agency Name] today.

Act now! Your Medicare enrollment deadline is Dec. 7, 2024. We'll give you \$5,000 to help pay for out-of-pocket costs for dental services. This offer is available to new enrollees in our Medicare Advantage Dental Premier (PPO) plan. It's a limited-time offer. Call today to learn more. This offer is not available in all areas. Coverage is subject to underwriting. We do not offer every plan available in your area. Coverage is subject to underwriting. Program (PPO) is not available in all of your agents.

To find a seminar or event near you call [Agency Name] [1-800-000-0000] (TTY: 711) or visit <URL>

Agent Name: _____
Address Line 1: _____
Address Line 2: _____
City: _____ State: _____ Zip: _____

<First Name> <Last Name>
<Address Line 1>
<Address Line 2>
<City> <State Code> <Zipcode>

Flex Spending Card Postcard

IF YOU HAVE QUESTIONS ABOUT

medicare answers

HERE'S HOW TO GET

Your Medicare questions are important.

<Agent/Agency Name> is here to make sure you get the answers you need.

Ask me anything, like:

- Is there really such a thing as \$0 Medicare?
- Can I keep my doctors?
- Are my prescription drugs covered?
- How does a \$1,000 Flexible Spend card work?

Call me for a FREE no-obligation consultation.

<Phone Number> (TTY: 711)
<Agent First and Last Name>

Act now! Your Medicare enrollment deadline is Dec. 7, 2024. We'll give you \$5,000 to help pay for out-of-pocket costs for dental services. This offer is available to new enrollees in our Medicare Advantage Dental Premier (PPO) plan. It's a limited-time offer. Call today to learn more. This offer is not available in all areas. Coverage is subject to underwriting. We do not offer every plan available in your area. Coverage is subject to underwriting. Program (PPO) is not available in all of your agents.

Agent Name: _____
Address Line 1: _____
Address Line 2: _____
City: _____ State: _____ Zip: _____

<First Name> <Last Name> <Suffix>
<Address Line 1>
<Address Line 2>
<City> <State Code> <Zipcode> <Zip4>
<USPS Barcode>

Lead Generation Materials for MAPD

To view these materials, visit the producer supply portal.

AEP Display Ads



AEP Social Ad



MAPD Lead Card

Blue Cross Medicare Options™

Yes, I am interested in learning more about my Medicare Options.

By returning this card, you agree an authorized representative or licensed agent from Blue Cross and Blue Shield of Oklahoma may contact you by mail. By providing your telephone number and/or email address, you agree that we may call you on your land line (home phone), call or text your cellular phone, or email you to answer your questions and provide additional information about Medicare products. Standard cellular phone and/or text message charges may apply from your wireless provider.

Name _____

Mailing Address _____

City State ZIP _____

Phone (____) _____ Email _____

10056_OCNK023_M 600369.0822

AEP FSI

Independent, Authorized Agent for
BlueCross BlueShield of Oklahoma
An Independent Licensee of the Blue Cross and Blue Shield Association

The Annual Enrollment Period is underway.
You now have less than 60 days to make your Medicare Parts C and D choices for 2024.

CALL <AGENCY NAME> TO DISCUSS YOUR PLAN OPTIONS.

We can review the many benefits available to you, including:

- Prescription Drug Coverage
- Vision Care
- Rewards Program
- And MORE

Call now to request your **FREE** Information Guide with no obligation.

With a Blue Cross Medicare AdvantageSM plan you'll enjoy:

- \$0 monthly premium
- Telehealth services so you can see a doctor from the comfort and safety of your home
- Prescription drug coverage with copays as low as \$0

ALL FOR \$0 A MONTH

Lead Generation Materials for Newly Eligible

(7 months from 65)

To view these materials, visit the producer supply portal.

Age-In DM 7-12M (Seminar/No Seminar)

Join <agency name> for a FREE Medicare Seminar in your area.

<First_Name> <Last_Name> <Suffix>
<Address_Line1>
<Address_Line2>
<City>, <State_Code> <Zipcode> <Zip4>
<USPS Barcode>

When you are ready to think about Medicare, We're ready to help

Get information about:

- Your coverage options, including \$0 premium plans
- Prescription drug coverage
- How to save on out-of-pocket costs
- When and how to enroll

<Agent First and Last Name>
<Agency Name>
<Phone Number>
<Agency Name>
<Email>
<Website>

<First Name>
<Last Name>,
If you want to find a Medicare plan that fits your health—and your budget—just give us a call. Or fill out and return the form below.

Detach here. Complete and return in the postage-paid envelope provided.

Let's connect! Email: _____
Phone: (_____) _____

We're here to help you find the right Medicare plan. There's no obligation.

<First_Name> <Last_Name> <Suffix>
<Address_Line1>
<Address_Line2>
<City>, <State_Code> <Zipcode> <Zip4>
<USPS Barcode>

By returning this card and providing your telephone number and/or email address, you agree an authorized representative or licensed agent from <agency name> may call you on your landline (home phone), call or text your cellular phone, or email you to answer questions and provide additional information about Medicare products, health plan benefits and programs. Standard cellular phone and/or text message charges may apply from your wireless provider.

Back

Call

<Phone Number>
to reserve your spot or register online at <tracking url>

<Agent First and Last Name>
<Agency Name>
<Phone Number>
<Agency Name>
<Email>
<Website>

Join us for a FREE Medicare Seminar in your area

<Date/Time>	<Date/Time>
<Location 1>	<Location 1>
<Location 2>	<Location 2>
<Address>	<Address>
<Town>	<Town>

Find out more about how Medicare works, your coverage options, and enrollment information.

A sales person will be present with information and applications. For accommodations of persons with special needs at meetings, call 1-888-888-8888 (TTY: 711).

Independent, Authorized Exclusive General Agent for
BlueCross BlueShield of Oklahoma
An Independent Licensee of the Blue Cross and Blue Shield Association

HMO and PPO plans provided by Blue Cross and Blue Shield of Oklahoma, which refers to GHS Health Maintenance Organization, Inc. d/b/a BlueLincs HMO (BlueLincs) (HMO plan) and refers to GHS Insurance Company (GHSIC) (PPO plans). HMO and PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), HCSC, BlueLincs, and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, BlueLincs, and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal. Blue Cross and Blue Shield of Oklahoma complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-774-8592 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-774-8592 (TTY: 711). Y0096_MAPDNE712SEM_M 612709.0222

Contact us today for the Medicare plan that's right for you!

Lead Generation Materials for Newly Eligible

(3 months from 65)

To view these materials, visit the producer supply portal.

Age-In DM 3M (Seminar/No Seminar)

Let's connect!
Set up a no-obligation, one-on-one appointment for more information.

Please complete and return

Name: _____
 Email: _____
 Phone: () _____
 Address: _____
 City: _____ State: _____ ZIP: _____

By returning this card and providing your telephone number and/or email address, you agree an authorized representative or licensed agent may call you at your wireless phone, cell or text your cellular phone, or email you to answer questions and provide additional information about Medicare products, health plan benefits and programs. Standard cellular phone and/or text message charges may apply from your wireless provider.

Company Address: _____
 Address2 or City, State Zip: _____
 City, State Zip if no Address 2: _____

Sample A. Sample
 1234 Street
 Apt #123
 City, ST 12345-6789

Know Your Medicare Advantage or Medicare Supplement Insurance Plan Options
 Information About Medicare Coverage From an Exclusive Agency

Independent, Authorized Agent for BlueCross BlueShield of Oklahoma

Important Plan Information
 This information is a solicitation for insurance.

Back

Dear First Name
 When it comes to Medicare, one size does not fit all.

That's why it's important to choose a plan that's designed to give you more care for your Medicare dollar, offering you benefits and services beyond Original Medicare.

Call Agency Name to discuss your plan options

Together, we can review the many benefits available to you with a Blue Cross and Blue Shield of Oklahoma Medicare Advantage or Medicare Supplement Insurance Plan. We'll review:

- Doctors and Coverage
- Prescription Drugs
- Vision Care
- Transportation

Give me a call and we'll find the right plan for your needs.
 Agency Name
 Agent Phone Number
 Agent Website

Plan ahead for a healthy future

Now	1 month Before 65
You are now eligible for enrollment. Let's discuss your options so you don't risk any delays or gaps in your coverage.	Don't wait! If you still haven't selected a plan, call me. I can help you select a plan that will cover your health and prescription needs.

Not connected with or endorsed by the U.S. Government or Federal Medicare Program. HMO and PPO plans provided by Blue Cross and Blue Shield of Oklahoma, which refers to GHS Health Maintenance Organization, Inc. d/b/a BlueCross HMO (BlueCross) (HMO plan) and refers to GHS Insurance Company (GHS) (PPO plan). HMO and PPO employer/retiree group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (MLRC), BlueCross, and GHSIC are independent licenses of the Blue Cross and Blue Shield Association, HMO, BlueCross and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on certain criteria. Medicare Supplement Insurance Plans are offered by Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Blue Cross and Blue Shield of Oklahoma complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. AGENCIA SI HABE ESPECIAL, tiene a su disposición servicios gratuitos de asistencia lingüística. Llámeme al 1-877-774-6552 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-774-6552 (TTY: 711).

02702.0221

Detach here. Fold, moisten and seal before placing in mail.

Lead Generation Materials for Newly Eligible

(1 month from 65)

To view these materials, visit the producer supply portal.

Age-In DM 1M (Seminar/No Seminar)

It's time to choose your Medicare Advantage or Medicare Supplement Insurance Plan

Sample A. Sample
1234 Street
Apt #123
City, ST 12345-6789
Bar Code

Don't wait
Get the answers you need on a Medicare Advantage or Medicare Supplement Insurance Plan from one of our agents.

Dear First Name
You still have time to enroll in a plan that's right for your unique health and budget needs. See the other side to learn more.

Detach here. Return in the postage-paid envelope provided.

Let's connect!
Set up a no-obligation, one-on-one appointment for more information.

Sample A. Sample
1234 Street
Apt #123
City, ST 12345-6789
Bar Code

Please complete and return
Email: _____
Phone: () _____

By returning this card and providing your telephone number and/or email address, you agree an authorized representative or licensed agent may call you on your landline (home phone), call or text your cellular phone, or email you to answer questions and provide additional information about Medicare products, health plan benefits and programs. Standard cellular phone and or text message charges may apply from your wireless provider.

OXMAP0MSNEIM

Back

Call
Agency Name to discuss your Medicare Advantage or Medicare Supplement Insurance Plan options.

Now's the time to make sure you have the coverage you need and avoid government penalties. **Blue Cross and Blue Shield of Oklahoma** offers multiple Medicare Advantage and Medicare Supplement Insurance Plans, and I'm authorized to help you select the plan that best fits you. Give me a call today.

Sincerely,

Agent First and Last Name
Agency Name
Phone Number
Email
Website

Now's the time to plan for a healthy future

1 month to go
Before 65

Don't wait! If you still haven't selected or enrolled in a Medicare Advantage or Medicare Supplement Insurance Plan, call me. I can help you select a plan that will cover your needs. **We'll discuss:**

- Doctors and Coverage
- Prescription Drugs
- Vision Care

Independent, Authorized Exclusive General Agent for
BlueCross BlueShield of Oklahoma
An Independent Licensee of the Blue Cross and Blue Shield Association

This information is a solicitation for insurance. Not connected with or endorsed by the U.S. Government or Federal Medicare Program. HMO and PPO plans provided by Blue Cross and Blue Shield of Oklahoma, which refers to GHS Health Maintenance Organization, Inc. d/b/a BlueLines HMO (BlueLines) (HMO plan) and refers to GHS Insurance Company (GHSIC) (PPO plans). HMO and PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSL, HCSL, BlueLines, and GHSIC are independent licensees of the Blue Cross and Blue Shield Association. HCSL, BlueLines, and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal. Medicare Supplement Insurance Plans are offered by Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an independent licensee of the Blue Cross and Blue Shield Association. As long as you are age 65 or older, have Medicare Part A and are within the six months following your enrollment for Medicare Part B, your acceptance is guaranteed. If you are under age 65, have Medicare Part A and are enrolled in Medicare Part B, your acceptance is guaranteed within six months of your Part B effective date or another qualifying event. If you are on Medicare under age 65, you will also have a six month open enrollment period when you reach age 65. If you are turning age 65, were previously enrolled in Medicare Parts A and B, and apply within six months of turning age 65, your acceptance is guaranteed. Individuals under the age 65 may qualify for Medicare if they become disabled. OXMAP0MSNEIM 612699.1221

Contact me today
to see if you qualify!

Available by phone **1-000-000-0000** (TTY 711)

Lead Generation Materials for Newly Eligible

To view these materials, visit the producer supply portal.

Age-In DM FSI (Seminar/No Seminar)



With so many plan choices, it's nice to have someone to guide you.

There are many benefits that come with Medicare. But sometimes reviewing all the plan options can feel overwhelming.

Agency Name is here to help you make sense of your Medicare options and can even help you find and enroll in the right Medicare plan for you.

If you walk through the enrollment process and make sure you're ready to take advantage of all the benefits that Medicare has to offer from day one.

Join us for a free, no-obligation Medicare seminar. You'll learn about the different parts of Medicare, the many advantages and benefits of Medicare, how to choose and enroll in the right Medicare plan, and more.

Date/Time
Location
Address: Town

Date/Time
Location
Address: Town

Date/Time
Location
Address: Town

Seats are limited so reserve your spot today! For more information, call **1-800-000-0000 (TTY: 711)**

Important Plan Information
Y0096_MWFS2024MAY25_M 612728.022

Age-In Existing Member FSI



SAVE MORE. GET MORE.

Agency Name is here to help you get more from your Medicare benefits. We'll walk through the Medicare plans, answer questions, and help you make the best choices for you. As a Blue Cross and Blue Shield of Oklahoma member, you know firsthand the advantages of having a trusted health care partner. In addition to getting the benefits you need to stay healthy, you can count on knowledgeable advice. That's especially true now as you prepare to move to Medicare and take advantage of all the benefits and savings it provides.

Call 1-800-000-0000 (TTY:711) today.

Important Plan Information
Y0096_MWFS2024MAY25_M 612728.022

Age-In Print Ad (Seminar/No Seminar)

Join <agency name> for a FREE Medicare Seminar

Learn more about:

- Your coverage options, including \$0 premium plans
- Prescription drug coverage
- How to save on copays and other out-of-pocket costs
- When and how to enroll

Call <Phone Number> to reserve your spot or register online at <tracking url>

<Date/Time> <Location 1> <Location 2> <Address> <Town>	<Date/Time> <Location 1> <Location 2> <Address> <Town>	<Date/Time> <Location 1> <Location 2> <Address> <Town>	<Date/Time> <Location 1> <Location 2> <Address> <Town>
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Independent, Authorized Agent for
BlueCross BlueShield of Oklahoma
An Independent Licensee of the Blue Cross and Blue Shield Association

HMO and PPO plans provided by Blue Cross and Blue Shield of Oklahoma, which refers to GHS Health Maintenance Organization, Inc. db/a BlueLink HMO (BlueLink) (HMO plan) and refers to GHS Insurance Company (GHSIC) (PPO plan). HMO and PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSR), HCSR, BlueLink, and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSR, BlueLink, and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.
Blue Cross and Blue Shield of Oklahoma complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-774-8592 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-774-8592 (TTY: 711).
Y0096_PRINTADPRINTSEM_M 612728.0622

Is Medicare Advantage right for you?

Many people prefer the extras that come with Medicare Advantage plans. These plans bundle prescription drug coverage and extra health and wellness benefits with Original Medicare. With a Blue Cross and Blue Shield of Oklahoma Medicare Advantage plan, you get the added value of having a trusted provider and Medicare plan specialists to answer your questions and help you enroll.

- Affordable monthly premiums** that fit both your budget and health care needs
- Telehealth services** so you can see a doctor from the comfort and safety of your home
- Dental, Vision and Hearing care** that provides savings on exams and more
- Prescription drug coverage** with copays as low as \$0 for some drugs at preferred pharmacies
- SilverSneakers® Fitness Program** to save you money while pursuing a healthy lifestyle

Get help understanding your Medicare options.

Sign up for a free in-person or virtual seminar. There's no obligation to enroll in a plan when you attend. It's simply a great way to get to know your options and meet others like yourself who will soon be eligible to enroll in Medicare. Seats are limited, so please reserve your spot today.

For more information or to schedule a one-on-one appointment, please call 1-800-000-0000 (TTY: 711)

Agent First and Last Name
Agency Name
Phone Number
Email

Independent, Authorized Agent for
BlueCross BlueShield of Oklahoma
An Independent Licensee of the Blue Cross and Blue Shield Association

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Y0096_PRINTADPRINTSEM_M 612728.0622

Choose wisely & enjoy life's moments

Making sense of all your Medicare options can feel overwhelming. Fortunately, you aren't alone. As a Blue Cross and Blue Shield of Oklahoma agent, I'm here to guide you through the process. I'll help you understand your choices, and get more from your Medicare benefits.

Get more & save more with Medicare Advantage

This popular plan offers everything you'd expect from Medicare Parts A and B plus prescription drug coverage and extra health and wellness benefits.

- Affordable monthly premiums** that fit both your budget and health care needs
- Prescription drug coverage** with copays as low as \$0 for some drugs at preferred pharmacies
- Telehealth services** so you can see a doctor from the comfort and safety of your home
- SilverSneakers® Fitness Program** to save you money while pursuing a healthy lifestyle
- Dental, Vision and Hearing care** that provides savings on exams and more

Call now for more information about Medicare.

Your 65th birthday will arrive soon. Call now to get your questions answered and feel confident about the plan you choose.

Agent First and Last Name
Agency Name
1-800-000-0000 (TTY: 711)

Independent, Authorized Agent for
BlueCross BlueShield of Oklahoma
An Independent Licensee of the Blue Cross and Blue Shield Association

HMO and PPO plans provided by Blue Cross and Blue Shield of Oklahoma, which refers to GHS Health Maintenance Organization, Inc. db/a BlueLink HMO (BlueLink) (HMO plan) and refers to GHS Insurance Company (GHSIC) (PPO plan). HMO and PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSR), HCSR, BlueLink, and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSR, BlueLink, and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.
Blue Cross and Blue Shield of Oklahoma complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-774-8592 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-774-8592 (TTY: 711).
Y0096_PRINTADPRINTSEM_M 612728.0622

Lead Generation Materials for DSNB

To view these materials, visit the producer supply portal.

DSNP HMO Flyer

Independent, Authorized Agent for Blue Cross BlueShield of Oklahoma
An Independent Licensee of the Blue Cross and Blue Shield Association

The coverage you deserve

Helping you stay healthy and getting the care you deserve is important. That's why <Agency Name> is letting you know about upgraded benefits that are available in 2023 with the **NEW Blue Cross Medicare Advantage Dual Care Plus (HMO SNP)SM**. If you receive Medicare (Parts A and B) and Medicaid benefits, you may qualify. Contact me today and learn more.

NEW benefits for 2023

- \$0 monthly premium
- 24 one-way trips with transportation assistance
- \$255 quarterly over-the-counter allowance for health-related items
- Meal delivery services after an inpatient stay
- Free SilverSneakers® Fitness Program
- \$1,000 preloaded flexible spend MasterCard to cover out-of-pocket dental, vision and hearing costs

Dental

- \$0 copay and annual exam for preventive dental
- \$3,000 allowance for comprehensive dental

Vision

- \$0 copay for annual eye exam
- \$400 allowance for frames and lenses every 1 year

Call me now to learn more and enroll

<Agent First and Last Name>
<Agency Name>
<Phone Number> <Email>

HMO Special Needs Plan provided by Blue Cross and BlueShield of Oklahoma, which refers to GCS Insurance Company (GCS), an Independent Licensee of the Blue Cross and Blue Shield Association. GCS is a Medicare Advantage organization with a Medicare contract and a contract with the Oklahoma Medicaid program. Enrollment depends on contract renewal.
We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.
Y0994_NEWS/SNP/MSCHL_M 612714.0722

DSNP HMO Postcard

Independent, Authorized Agent for Blue Cross BlueShield of Oklahoma
An Independent Licensee of the Blue Cross and Blue Shield Association

NEW \$0 HMO plans

Medicare Advantage plans with great benefits, no premiums!

Exciting news!
If you're eligible for both Medicare and Medicaid, <Agency Name> can help you find a plan that cuts your needs and has a \$0 premium. These \$0 HMO plans from Blue Cross and Blue Shield of Oklahoma also include a \$1,000 preloaded flexible spend MasterCard to cover out-of-pocket dental, vision and hearing costs and many other money-saving health and wellness benefits.
Call me today to make sure you're covered for 2023!

Call me today for more information on the \$0 HMO plans available to you
Call me at <Phone Number> (TTY: 711)
<Agent First and Last Name>
<Agency Name>

<First Name> <Last Name> <Suffix>
<Address, Line 1>
<Address, Line 2>
<City>, <State Code> <Zipcode> <Zip4>

HMO and SNP plans provided by Blue Cross and BlueShield of Oklahoma, which refers to GCS Health Maintenance Organization, Inc. (GCS Health Maintenance Organization (HMO) plan) and refer to GCS Insurance Company (GCS) (SNP) Special Needs Plan (SNP) and the implementation group plan provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), BlueShield, and GCS, an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC, BlueShield, and GCS are Medicare Advantage organizations with a Medicare contract. GCS is a Medicare Advantage organization with a Medicare contract and a contract with the Oklahoma Medicaid program. Enrollment in these plans depends on contract renewal.
We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

DSNP Lead Card

BlueCross BlueShield of Oklahoma

We can help you find a Blue Cross Medicare Advantage™ plan that works for you. Find out if you can get extra benefits and savings at no cost. Please contact me with more information about a Blue Cross Medicare Advantage Dual Care Plus (HMO SNP)SM plan.

Do you have Medicare Part A and Part B? Yes No
Do you have Medicaid (State Medical Assistance)? Yes No

I consent to the use of my information to query certain government systems that maintain government programs eligibility data, by Health Care Service Corporation (HCSC), including any health care provider functions performed by HCSC or HCSC Affiliates that hold CMS Medicare contracts.

First Name _____ Last Name _____
Address _____
City/State/Zipcode _____
Phone Number (_____) _____ Email _____
Medicare Beneficiary ID _____ Date/Time _____
Signature _____

Y0994_DSNP/01/23_M Retain card for your record purposes and on file for 10 years. 03/78.0822

Special Enrollment Period

Your client may be able to join, switch or drop a Medicare Advantage Plan and Medicare Prescription Drug Plan during a Special Enrollment Period. Below is a list of some, but not all, of the reasons you may need to change during a Special Enrollment Period:

- Entering or leaving a qualified institution, such as a nursing home
- Qualifying for low-income subsidy assistance (Extra Help)
- Enrolling in Medicaid
- Involuntarily losing creditable prescription drug coverage
- Leaving or losing your employer's health plan

To view these materials, visit the [producer supply portal](#).

SEP Display Ads



SEP Social Ad

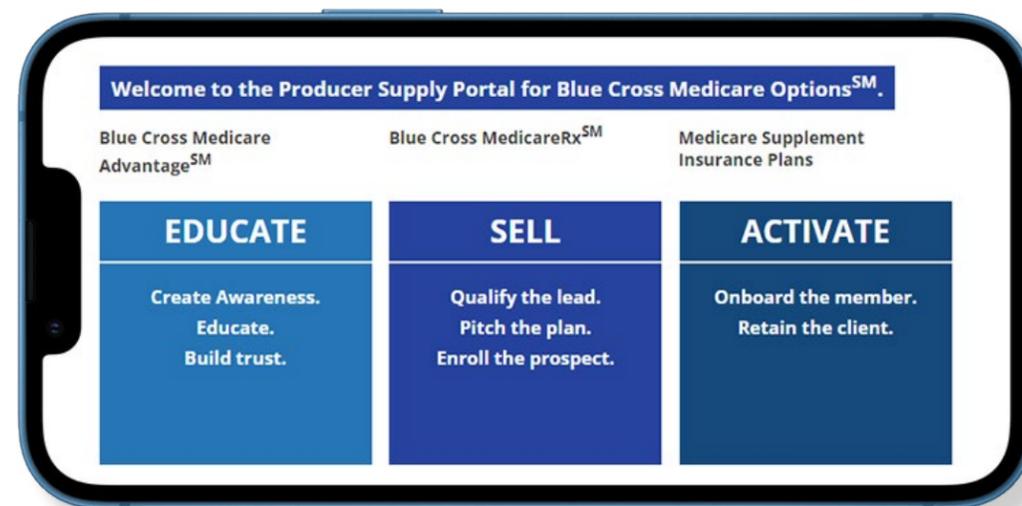


Get the Most From the **Producer Supply Portal**

The Producer Supply Portal for Blue Cross Medicare OptionsSM is designed to make your sales efforts convenient and compliant. Certified producers can access materials for:

- Blue Cross Medicare AdvantageSM Plans
- Blue Cross MedicareRx (PDP)SM Plans
- Blue Medicare Supplement Insurance Plans

Your sales and education tools are organized by task. Here's how it looks:



To access the producer supply portal, visit: <https://www.yourcmsupplyportal.com/login.asp>.

EDUCATE includes all the materials available to educate your prospects whether they are becoming eligible for Medicare, switching plans, or new to you.

SELL collects all your sales promotion and enrollment tools in one place, by product. Grow your business with these approved marketing materials.

ACTIVATE provides items your newly minted members may need to get started with their plan. Welcome them and stay connected.

Instructions

1. Select Product Categories from the top navigation ribbon
2. Choose a Product and Language category
3. Roll over the task you want to view
4. Select and view the item you want to order

Referral Program



Referral Program

Producer Referrals Flyer

Blue Cross Medicare Options™

Medicare Options Referral Program

The Medicare Options Referral Program (Referral Program) offers producers an alternative to becoming certified to sell Medicare plans. This program allows you to "REFER" your clients to our Product Specialists and still get paid.

Program Overview
The Referral Program rewards you with your most valuable resource — TIME. Referral producers give their clients a referral card that includes the toll-free phone number for our Product Specialists and your name and your Blue Cross and Blue Shield (BCBS) producer ID number. Our Product Specialists take it from there. If that prospect becomes a confirmed enrollment and meets certain other requirements, you'll receive \$100 for Medicare Advantage Prescription Drug (MAPD) and \$25 for stand-alone Prescription Drug (PDP) plans.

Referral Process
The Referral Program is based on prospects coming to you for help rather than you soliciting leads. When a prospect contacts you for information on our MAPD and PDP plans, whether they need one question answered or ten, you follow these three simple steps:
1. Inform the prospect that you choose to participate in the Referral Program and a qualified Product Specialist will be helping them instead.
2. Give your client a referral card. The card includes the toll-free phone number to our Product Specialists and your name and BCBS producer ID number.
3. Submit a referral log with your client's information within 10 business days.

Referral Payments
Referral payments will be reflected on your monthly commission report, in the amount specified on the fee schedule and by the following terms:
1. The qualified referral is enrolled in the plan for 90 days after the effective date. A referral payment will not be paid for any member that does not stay on the plan for a minimum of 90 days.
2. Referral payments will be 100% earned with no charge backs, unless it is a retro term or recession.
3. No renewal commissions will be paid.
NOTE: If you choose to opt out of the Referral Program, you can either become a certified producer (in which case you need to complete the annual training and exam requirement) or not participate with the Referral Program for the rest of the benefit year. Your Participation Agreement on the Referral Program will be automatically terminated upon your certification and appointment to sell Medicare plans.

Eligibility Requirements
You MUST:
• Be licensed to sell health insurance in your state
• Be licensed with the Blue Cross and Blue Shield Plan in your state
• Not be a certified/disappointed Medicare producer
• Complete the Medicare Options Producer Referral Participation form
• Submit a referral log within 10 business days

Participation Requirements
Participation in the Referral Program is optional and is an ALTERNATIVE to being a certified producer. Producers are not allowed to participate in both the referral and certification programs.
As a participant in the Referral Program, any future renewal commission from MAPD and PDP sales effective January 1, 2023, or later will be lost. CMS guidelines state that producers must certify annually to receive renewal commissions. This guideline does not affect renewals for business sold in previous years.
By taking part, you agree to NOT conduct any of the following activities relating to Referral Program:
• Marketing
• Selling, including discussion of premiums, benefits, etc.
• Advertising
• Door-to-door soliciting
• Outbound telemarketing, or
• Any other activity that is viewed as soliciting or steering a prospect to act in a certain manner.
Participation in the program continues from year to year unless you choose to opt out. If you choose to opt out of the Referral Program, you must give at least 30 days notice. Call the Producer Service Center at 866-782-4272 for more information.

Qualified Referrals
A qualified referral is anyone who:
1. is eligible to enroll during:
a. Initial Enrollment Period (1 month prior to turning 65, three birthday months, and 3 months after their 65th birthday);
b. an Annual Enrollment Period; or
c. a Special Enrollment Period
2. lives, or will be living, in our service area on the effective date of coverage
3. is a new lead for MAPD and PDP
4. has accepted a referral card and follows the required process to obtain information and enroll in an MAPD or PDP plan.

How do I sign up?
To take part in the Referral Program, go to Blue Access for Producers™. Select the Medicare section on the left hand side of the page and click on Products and Fees. Choose Medicare Options Referral Program and you'll see the agreement form, referral log, fee schedule, brochure, and referral cards.
Fill out the agreement form and click on submit. It will automatically open your email to send it to the Producer Service Center. They will let you know if the agreement was accepted. You are ready to start referring your clients to our Product Specialists.

Questions?
If you have any questions about the program, reach out to your Regional Sales Manager.

Medicare Plan of the Month
Blue Cross BlueShield is a registered broker/producer provided by BCBS Insurance Services Company (ISC), an Independent Licensee of the Blue Cross and Blue Shield Association. A Medicare approved Part D sponsor. Enrollment in HMO plan depends on contract selection.
Medicare Advantage Plan Sponsor
Blue Cross Medicare Advantage (PDP) plans provided by BCBS Insurance Services Company (ISC), and HMO plans provided by ISC Insurance Company (ISC), Independent Licensee of the Blue Cross and Blue Shield Association. HMO and HMO Plus Medicare Advantage organizations will be made available. Enrollment in HMO's and HMO Plus depends on contract selection.
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Medicare Options Referral Log

Blue Cross Medicare Options™

Medicare Options Referral Program REFERRAL LOG

1. Producer Information

First Name: Middle Initial: Last Name:

BCBS Assigned ID Number: Email Address:

Today's Date:

2. Prospect Information

First Name	Last Name	DOB	Zip Code

Submit

IMPORTANT:
To receive credit, submit the referral form within 10 business days of handing a referral card to your prospect.
Fill out the form using the information for each prospect, not household. Include the information for both a husband and wife to receive credit for each.
Fill out the form using the prospect's legal name that will be on the application. For example, if your prospect goes by Jim, but their application says James, we won't be able to match it, and you won't receive credit.

Blue Cross Medicare Options is offered by Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee. 680710.1019

Referral Program

Medicare Producer Fee Schedule

 Blue Cross Medicare Options[®]

**Blue Cross Medicare Options
Producer Fee Schedule**

Product	One-time Fee per enrollment
MedicareRx	\$ 25
Medicare Advantage	\$100

Eligibility
A Producer Medicare Options Referral Program Producer Participation Agreement must be completed by a licensed producer who is contracted and appointed with BCBS. In order to participate in this program a producer must be approved and issued to the terms of the agreement.

For a member to be qualified they must be "New to Blue", the referral membership must remain enrolled in the plan for 90 days and receipt and allocation of the referral's third month premium is met. No compensation is owed for a referral if the member terminates prior to the required 90-day timeframe.

Referral payments made for a referred member will be 100% earned with no charge backs occurring.

NOTE: It is the Producer's responsibility to ensure the accuracy of each monthly compensation statement. BCBSO limits compensation adjustments for all Referral Fees to twelve (12) months for non-payment or under-payment of compensation.

Blue Cross and Blue Shield of Alaska, Blue Cross and Blue Shield of Montana, Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield of Oklahoma, Blue Cross and Blue Shield of Texas, Blue Cross and Blue Shield of Virginia, Blue Cross and Blue Shield of Florida

Division of Health Care Service Corporation, a Mutual Life Insurance Company, an Equal Opportunity Employer of the Blue Cross and Blue Shield Association

Referral Program Producer Agreement

 Blue Cross Medicare Options[®]

**Medicare Options Referral Program
PRODUCER PARTICIPATION AGREEMENT**

 This form should be submitted by agency principals and producers who are contracted and appointed (where required) with Blue Cross and Blue Shield of Alaska, Blue Cross and Blue Shield of Montana, Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield of Oklahoma and Blue Cross and Blue Shield of Texas (collectively BCBS) and wish to participate in the Medicare Options Referral Program (Referral Program).

1. Participation Eligibility

Your Agreement Form will be reviewed when submitted. Upon approval, you will receive an email with instructions regarding your responsibilities - as well as your client's responsibilities - in order to receive credit for any referrals. When you receive that email, you may begin to refer clients to Medicare Advantage Prescription Drug (MAPD) plans or stand-alone Prescription Drug Plans (PDP).

Referral producers are strictly prohibited from selling, marketing, providing literature or discussing with prospective clients any premiums, benefits or other features of plans - in accordance with the marketing guidelines established by the Centers for Medicare and Medicaid Services (CMS) and BCBS.

As a referral producer, you should provide the client with:

- Your name or your agency's name
- You or your agency's BCBS assigned ID number
- The dedicated enrollment phone number

When you are approved you may download personalized Referral Program referral cards from Blue Access for Producers[®]. Select the Medicare section on the left-hand side of the page and click on Products and Forms. Choose Medicare Options Referral Program to get to the referral log, fee schedule, brochure, and referral cards. Producers may not develop their own version of the Referral Program referral cards (this would be considered marketing material and would require prior CMS and BCBS approval). Producers may provide clients with their existing business cards in order to provide the producer's name, producer number, and dedicated enrollment phone number.

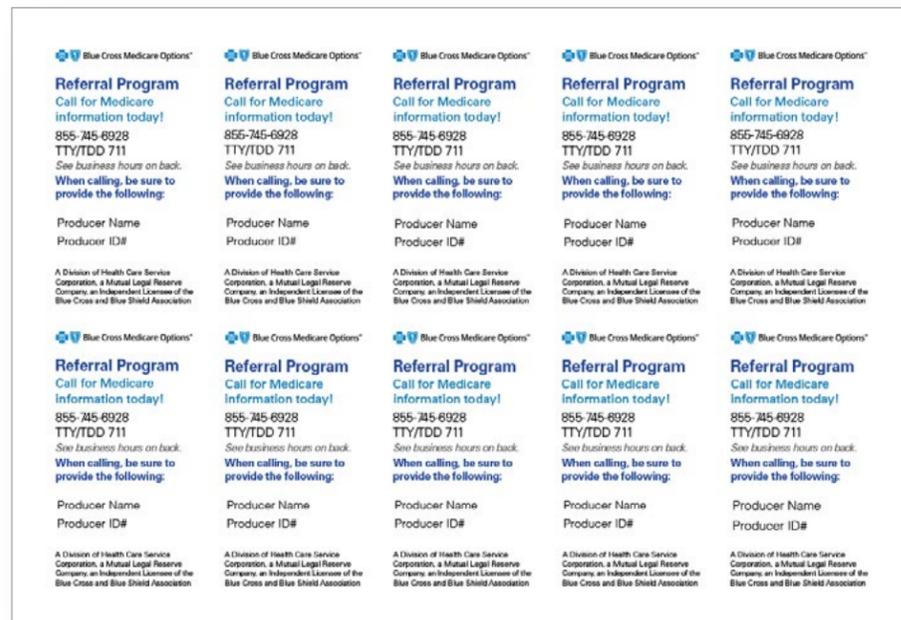
A producer or agency will be entitled to a referral payment for each referred client who successfully identifies you or your agency as the referring agent, remains enrolled in a MAPD or PDP plan for at least 90 days, and has paid three months of premium (where applicable). Compensation is subject to additional Terms and Conditions of this Referral Program Participation Agreement and CMS guidance.

As previously stated, subproducers should submit business under the agency's participation agreement and assigned BCBS producer number.

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Referral Program

Medicare Referral Cards



Additional Resources



Additional Resources

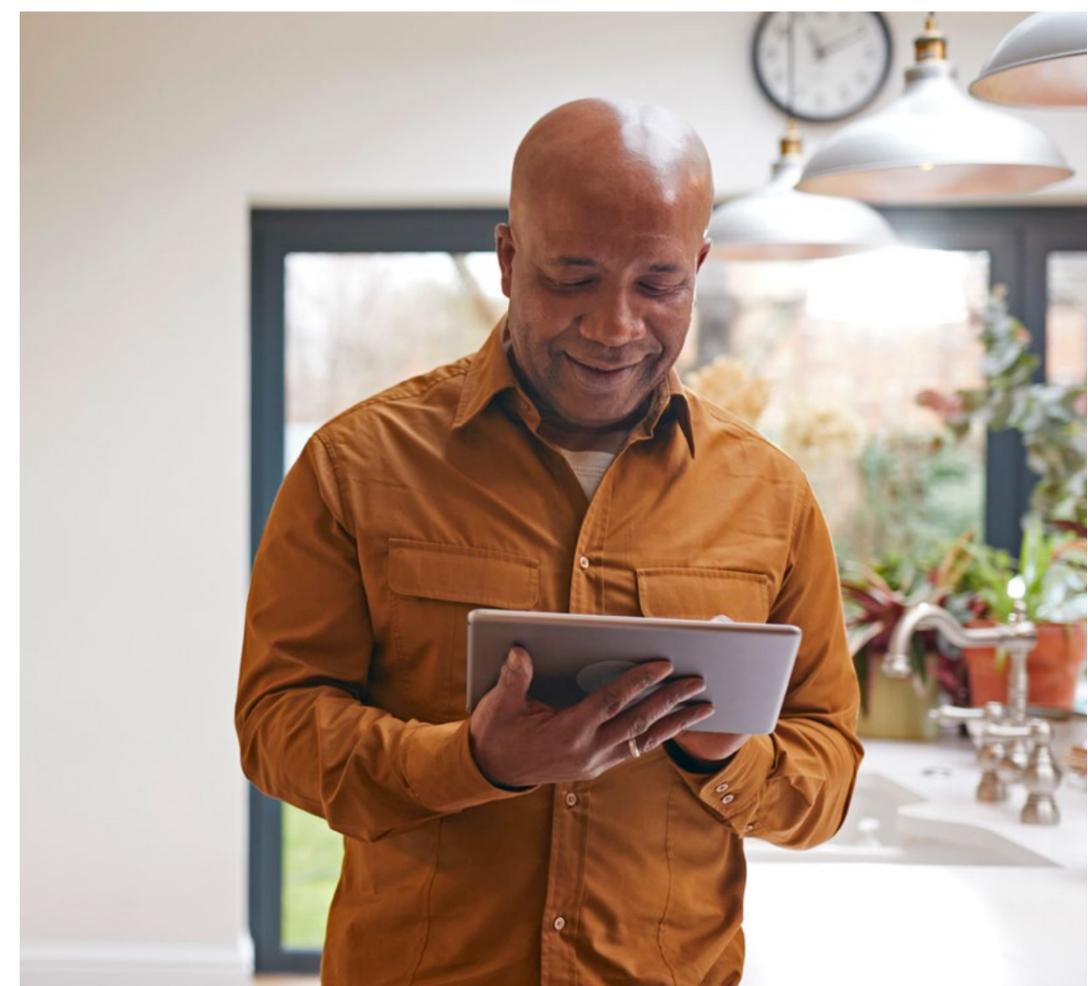
Important Plan Information

Please see the links below for providers, formularies and plan documents

<https://www.bcbsok.com/medicare/tools-resources/forms-documents>

Additional portal items

- 0% cost sharing limited to diabetic testing supplies (meters, strips and lancets) obtained through the pharmacy for a LifeScan branded product (OneTouch Verio Flex, OneTouch Verio, OneTouch Ultra Mini and OneTouch Ultra 2)
- Scope of Appointment (available on the supply portal)
- World Wide Travel Claims: www.bcbsglobalcore.com
- Brand Guidance



Additional Resources

Times to Enroll

Enrollment Periods

- Annual Enrollment Period (AEP): **October 15 — December 7**
- Initial Enrollment Period (IEP): seven (7) months (your birthday month plus three months prior and after)
- Initial Coverage Election Period (ICEP). *IEP AND ICEP USUALLY COINCIDE*
- General Enrollment Period Picking Up Part B: **(January 1 — March 31, effective July 1)**. Penalty may apply
- Open Enrollment Period annually through March 31. Beneficiaries can make one change to a MAPD or PDP (and back to original Medicare).
- Medicare Supplement enrollment occurs year round

Special Enrollment Periods

- Change in circumstances
- Moving
- Group or other creditable coverage changes
- Your current plan exits **(AEP, and December 8 — last day of February)**
- Those on LIS and Medicaid now can only change plans every 3 months for the first 9 months of the year

Medicare Supplement Plan Year

The plan year is the 12-month period during which your Medicare Supplement policy is effective. It is determined by the coverage start and end dates. For example, a Medicare Supplement policy that starts and (renews) on July 1 will continue for the 12-month period through June 30 of the following year.

Next Steps

Next steps to the enrollment

- Prepare for Welcome Kit and Welcome Call
- SilverSneakers www.silversneakers.com
- Tru Hearing www.truhearing.com
- Dental Coverage (always choose DPPO!) www.dnoa.com
- Vision Coverage (always choose Select!) www.eyemedvisioncare.com/bcbsokind
- Rewards and Incentive Program <https://www.bcbsok.healthmine.com>

Late Enrollment Penalty

If a beneficiary enrolls in a stand-alone PDP more than 63 consecutive days after his or her IEP, the beneficiary may be subject to a Late Enrollment Penalty.

The cost of the LEP depends on how long the beneficiary went without creditable prescription drug coverage.

The LEP is calculated by multiplying 1% of the “national base beneficiary premium” times the number of full, uncovered months the beneficiary was eligible but didn’t join a PDP and went without other creditable prescription drug coverage.

The final amount is rounded to the nearest \$0.10 and added to the beneficiary’s monthly premium.

The national base beneficiary premium may increase each year, so the penalty amount may also increase each year.

The LEP will not apply if the beneficiary has Creditable Coverage.

Additional Resources

Billing and Payment Information

- Electronic Funds Transfer (EFT)
- Paper Bill (sent 15 days prior to the due date)
- Social Security Administration (SSA) Deduction
- Railroad Retirement Board Deduction
- The member selects a payment method at the time of enrollment
- Members who do not select a billing option on their enrollment form will automatically receive a paper billing statement
- Important note: if they receive a bill directly, they should pay it; setting up social security deduction or EFT may take at least one payment cycle
- Agents do not collect premiums
- Those on a zero-premium plan will only receive a bill if they are paying a late penalty premium

Blue Cross Medicare Advantage

P.O. Box 258222
Oklahoma City, OK 73126

Overnight Payments

Blue Cross Medicare Advantage (PPO)
3232 West Reno
Lockbox #258822
Oklahoma City, OK 73107

Blue Cross Medicare Rx (PDP)

PO Box 268845
Oklahoma City, OK 73126-8845

Mail International Claims to:

BCBS World Wide Center
PO Box # 261630
Miami, FL 33126

or: bcbsglobalcore.com

Membership Rewards

www.BlueRewardsOK.com

Resources

Medicare

<https://www.medicare.gov/>

Extra Help and Medicare Guidance

<https://www.medicare.gov/manage-your-health>

Contact Information

Contracting and Agent Support

Regarding	Contact
Medicare Advantage Help Desk	(888) 723-7423
Medicare Advantage Enrollment Fax Line	(855) 895-4747
PDP / MAPD / Part D Help Desk Policy, application and POR related inquiries	(888) 723-7423
PDP / Part D Enrollment Fax Line	(855) 297-4245
Medicare Supplement Help Desk	(877) 587-6638
Medicare Supplement Enrollment Fax Line	(855) 867-6714

Regarding	Contact
Commissions and Contracting / Producer Administration Phone	(855) 782-4272
Producer Administration Fax	(918) 549-3039
Commissions and Contracting / Producer Service Center Email Commission and certification related inquiries	producer_service_center@bcbsok.com
AHIP or HCSC Certification Inquiries	bmrxcertification@hcsc.net or via BAP
Blue Access For Producers Help Desk (IT Help Desk) Issues with the ComplianceWire website related inquiries	(888) 706-0583
Supply Line Supply and Supply Portal related inquiries	(888) 655-1357 bcbsupport@summitdm.com
Producer Hotline / Supply Portal Product Questions	cmsalessupport@bcbstx.com
Supply Website Ordering PDP/MAPD supplies	www.yourcmsupplyportal.com
AHIP (external number) Inquiries concerning AHIP's website or training	(866) 234-6909

Contact Information

Contracting and Agent Support

Blue Access For Producers (BAP)			
1	2	3	4
Blue Access for Producers (BAP): www.bcbsok.com/producer	Your 9-digit HCSC-provided producer ID.	Upon registering, a randomly generated, unique password will be sent to the email address on file. Logging in with the randomly generated password, the system will prompt the agent to change to a new, unique and memorable password.	24 hours after receipt of welcome letter and producer ID

It is essential when enrolling a beneficiary online, that you log into BAP using your PRODUCER NUMBER, and not your agency number. If not, your agent of record status and commissions are put at risk. If submitting a paper application, the same rule applies.



**BlueCross BlueShield
of Oklahoma**