

BlueCross BlueShield  
of Oklahoma



# JOIN US.

New, early enrollment  
discounts. Details inside...

# Plan65

Medicare Supplement Plans



**As you turn 65** – and look forward to retirement, or just having more time to do the things you want to do –you can make it happen with Blue Cross and Blue Shield. Now is not the time for unnecessary worry about your health care coverage, such as the “gaps” in your Medicare coverage that can cause financial strain.

Blue Cross and Blue Shield of Oklahoma, Oklahoma’s trusted Medicare expert for more than 40 years, offers “Medigap” insurance plans called Plan65. Plan65 fills in Medicare’s coverage gaps, and can provide you with continuous coverage.

You decide what your coverage needs are and what fits in your budget and then choose the plan that’s best for you. With multiple plans to choose from your health care coverage worries are a thing of the past.

### **New! Early enrollment discounts.**

Best of all, if you’re age 65 – 69 and enroll in Plan65 within the first six months following your enrollment in Medicare Part B, you are eligible to receive a four-year discount on your premium rates. These discounts make coverage more affordable than ever.

# How does Medicare

When you receive a Medicare-covered health care service from your doctor, hospital or other health care provider, a claim is filed to Medicare. Once filed, a claims process begins, which includes the following steps:

1. Medicare reviews the claim to determine your benefit, the benefit amount Medicare should pay.
2. Medicare will pay its portion of the claim, if applicable.
3. An Explanation of Medicare Benefits will be sent to you, notifying you of the portion of your claim Medicare has paid, and that this information has been sent to your private insurer, Blue Cross and Blue Shield of Oklahoma.
4. Once your information is received from Medicare, Blue Cross and Blue Shield of Oklahoma quickly and accurately handles your claim, usually within three working days.\*
5. Your Plan65 coverage pays its portion of your claim, based upon the terms of your plan’s contract.
6. Blue Cross and Blue Shield will send you an Explanation of Plan65 Benefits, notifying you of the amount that Medicare has paid and the amount your Plan65 plan has paid.

Your Plan65 coverage can seamlessly begin where your Medicare coverage ends, ensuring that you don’t have to worry about paperwork problems or whether your health care claims will be taken care.

# What happens when Medicare makes changes in coverage?

As the health care industry changes and advances, so does your Medicare coverage.

Changes to the Medicare program occur based on revisions to government laws and regulations. When changes do happen, Blue Cross and Blue Shield of Oklahoma will send you a notice 30 days prior to the effective date of the Medicare changes.

Fast, accurate claims payments, freedom from paperwork, and the peace of mind that comes from having a reliable Medicare supplement plan: that's why people join and stay with Plan65.



**BlueCross BlueShield  
of Oklahoma**

## work with Plan65?

Blue Cross and  
Blue Shield  
makes it easy.





Affordable coverage and local service – that's important to me.



**Discount Pricing** – Plan65 has always been an outstanding value. The first six months following your enrollment in Medicare Part B, are underwritten at 100 percent on all your monthly premiums; 15 percent the second year; 10 percent the third year, providing you with the quality service and care that you expect from Blue Cross of Michigan.



**Your Choice of Physicians** – With Plan65, you have the freedom to choose your own physician or hospital.



**Fast, Accurate Claims** – Get your claims filed quickly (for Medicare Part B services and supplies). Once Medicare submits the remaining balance, we'll take care of the rest.



**Local Customer Service** – Call an expert representative in your area or learn the answers to your benefit questions.



**Coverage Cannot be Canceled** – You can stay with Plan65 protection for as long as you like and your renewals are guaranteed.

# Top reasons to choose



**Apply Regardless of Age** – If you're an Older Adult, Plan65 can provide, regardless of age.



**Nationwide Coverage** – The Blue Cross and Blue Shield of Michigan is accepted at any doctor or hospital that accepts Medicare. Regardless of where life takes you, you'll have the care you need.



**Strength. Reputation. Trust** – Blue Cross and Blue Shield of Michigan's financial strength, protection and financial security are our top priorities, giving you the peace of mind you need.

standing value. And now it features a four-year discount on your monthly premium, if you enroll within the first  
age of 70 and enrolling in Plan 65 for the first time. For your first year of coverage you will save 20 percent  
at the third year; and 5 percent the fourth year. This special discount pricing saves you money while still  
Blue Cross and Blue Shield.

you can keep your doctor or choose any other doctor that accepts Medicare.

Automatically by Medicare for inpatient hospital services (Medicare Part A) and physician services (Medicare  
portion of your claim, Blue Cross and Blue Shield will process it in an average of three work days.\*

representative right here in Oklahoma and get the help you need in choosing the plan that's right for your needs

coverage cannot be canceled because of your age or the number of claims you file. You can continue your  
guaranteed.

# Choose Plan 65

Oklahoma resident enrolled in Medicare, you can apply for the valuable protection and superior service that only

Blue Shield identification card is recognized across the nation, giving you the freedom to choose any physician  
Blue Cross and Blue Shield will be there to protect you.

Blue Shield of Oklahoma is the state's largest and most experienced private health insurer. Your health care  
peace of mind to live life to the fullest. We'll be there to protect you.



## Find the benefits you need at the price you want.

Blue Cross and Blue Shield of Oklahoma offers a wide array of available benefits, making it easy for you to find a plan that meets your needs and budget. Plus, if you're age 65 – 69 and enroll within your first six months of Medicare Part B coverage, you can take advantage of greater savings with special, four-year discounts.

Choose basic protection for a low monthly premium or, get broader benefits and lower out-of-pocket expenses with more comprehensive plans. Coverage options include plans that:

- Pay the Medicare Part A deductible.
- Pay the Medicare Part B deductible.
- Pay all or part of any remaining Medicare Part B expenses above Medicare-approved amounts.

Find the Plan65 coverage that's best for you and get the peace of mind that comes from having a Medicare supplement plan that you can count on.

Applying for Plan65 protection is easy, just complete and return the enclosed Plan65 Application for Membership within this packet. Send no money now.



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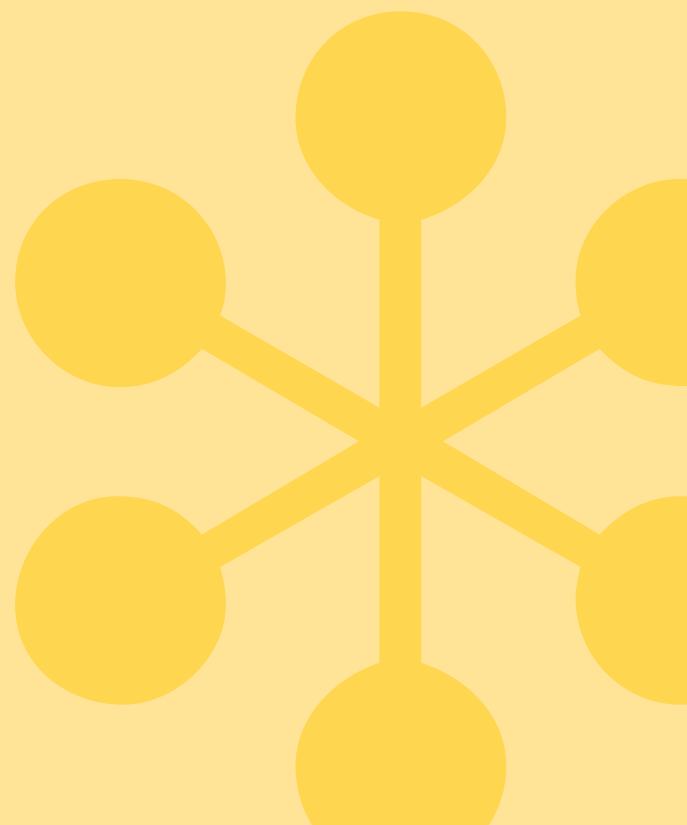
# Face your future with

Early enrollment discounts apply only to individuals enrolling in Plan65 after Jan. 1, 2006.

**Important:** If you are age 65 or older and apply for coverage within 90 days before or six months after you enroll in Medicare Part B for the first time, there are no pre-existing condition limitations. If you are replacing your current Medicare supplement coverage with Plan65 or Blue Plan65 Select, and you have no lapse in coverage, pre-existing condition limitations will be waived.

Rates are subject to change.

This is not a contract. The product description in this brochure is not intended to be more than a summary of the benefits available to you through the program. This brochure does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown, nor does it contain additional benefits that are available to you. Full information can be found, including medical necessity and preexisting condition provisions, in the specific product's contract or certificate of benefits booklet.



m a name you trust.



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