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 the full line of "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 14 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.

**Member Touchpoint Measures, 2004*

What happens when Medicare makes changes in coverage?

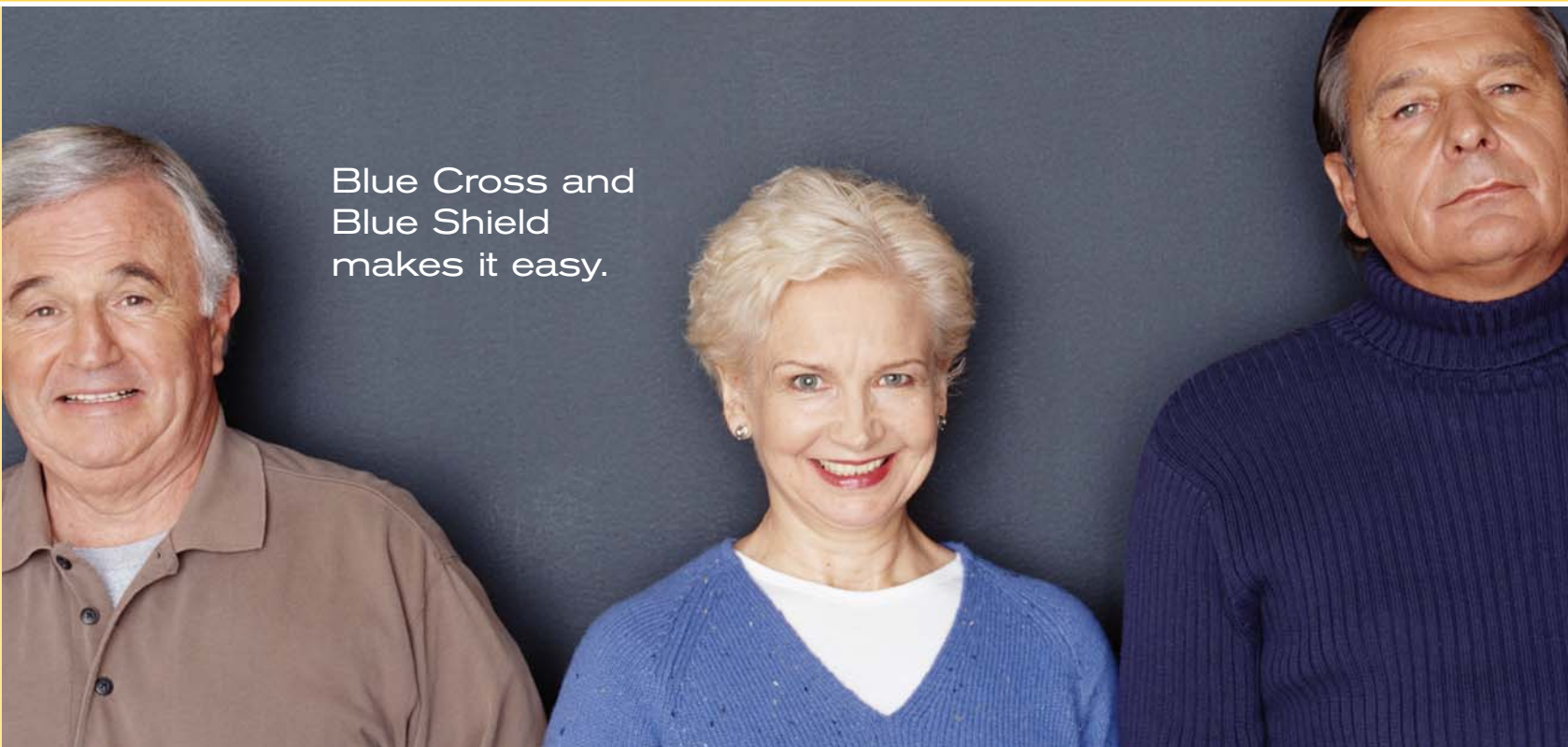
As the health care industry changes and advances, so does your Medicare coverage.

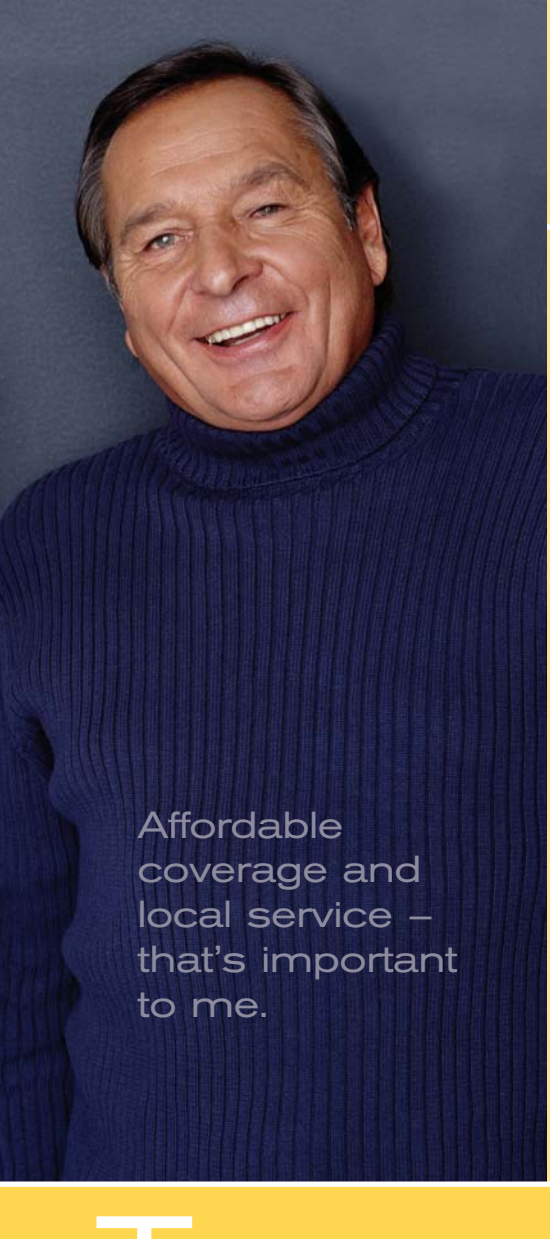
Changes to the Medicare program occur based on revisions to government laws and regulations. When changes do happen, Blue Cross and Blue Shield of Oklahoma will send you a notice 30 days prior to the effective date of the Medicare changes.

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?





Discount Pricing – Plan65 has always been an outs
six months following your enrollment in Medicare Part B, are under t
on all your monthly premiums; 15 percent the second year; 10 perc
providing you with the quality service and care that you expect from

Your Choice of Physicians – With Plan65,

Fast, Accurate Claims – Get your claims filed
Part B services and supplies). Once Medicare submits the remaining

Local Customer Service – Call an expert rep
or learn the answers to your benefit questions.

Coverage Cannot be Canceled – You
Plan65 protection for as long as you like and your renewals are gua

Top reasons to choo

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

Nationwide Coverage – The Blue Cross and B
or hospital that accepts Medicare. Regardless of where life takes yo

Strength. Reputation. Trust – Blue Cross a
protection and financial security are our top priorities, giving you the

standing value. And now it features a four-year discount on your monthly premium, if you enroll within the first
he age of 70 and enrolling in Plan 65 for the first time. For your first year of coverage you will save 20 percent
ent 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
g portion of your claim, Blue Cross and Blue Shield will process it in an average of three work days.*

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

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

ose Plan65

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

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

nd 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.

*Member Touchpoint Measures, 2004

Find the benefits you need at the price you want.

With 14 plans, 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.

BlueCross BlueShield of Oklahoma

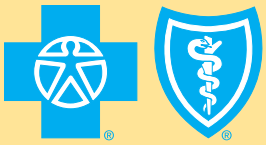
Face your future with

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.

n a name you trust.



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