BLUE CROSS® AND BLUE SHIELD® OF SOUTH CAROLINA An Independent Licensee of the Blue Cross and Blue Shield Association OUTLINE OF BLUECARE® COVERAGE — COVER PAGE 1 of 2: BENEFIT PLANS A, C, F and F with High Deductible

Benefit Chart of Medicare Supplement Plans Sold on or After January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Only applicants first eligible for Medicare before 2020 may purchase Plans C, F and high deductible F. Every company must make Plan "A" available. Note: An " \checkmark " means 100% of the benefits paid.

BASIC BENEFITS:

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

□ Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services.

Plans K, L and N require you to pay a portion of Part B coinsurance or copayment.

□Blood: First three pints of blood each year.

□Hospice: Part A coinsurance.

Benefits			Plans Available to All Applicants					Medicare first eligible before 2020 only		
	А	В	D	G ¹	К	L	Μ	Ν	С	F ¹
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	~	~	~	~	~	~	~	~	~	~
Medicare Part B coinsurance or copayment	~	~	~	~	50%	75%	~	✓ copays apply ³	~	~
Blood (first three pints)	\checkmark	✓	\checkmark	\checkmark	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	\checkmark	\checkmark	\checkmark	\checkmark	50%	75%	\checkmark	✓	✓	✓
Skilled nursing facility coinsurance			\checkmark	\checkmark	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		\checkmark	\checkmark	\checkmark	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				\checkmark						✓
Foreign travel emergency (up to plan limits)			\checkmark	\checkmark			\checkmark	✓	✓	✓
Out-of-pocket limit in 2020 ²					\$5,880 ²	\$2,940 ²				

¹Plans F and G also have a high deductible option which require first paying a plan deductible of \$2,340 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. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

²Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

³Plan N pays 100% of the Part B coinsurance, except for co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

PREMIUM AND RENEWABILITY INFORMATION

Your policy will stay in effect as long as you pay your premiums on time. You can choose to pay premiums monthly or every three months. Premium payments are due at the beginning of the period of time for which you are paying. You can always renew your policy at the premium rate in effect at the time of renewal. Your insurance will not lapse as long as you pay your premiums on time.

Blue Cross and Blue Shield of South Carolina can only raise your premium if we raise the premium for all policies like yours in this state. If premiums change, you will be notified at least 31 days before the change, but you will not have to pay more on a premium you have paid in advance. Note that your premium increases as you enter an older attained age group.

		Pla	n A			Pla	n C			Pla	n F			Pla	n F*	
	Female Monthly Bank Draft	Female Monthly	Male Monthly Bank Draft	Male Monthly												
Age	Diait		Dian		Dian		Drait		Dian		Dialt		Dialt		Dian	
65	\$93.63	\$99.61	\$104.04	\$110.68	\$146.26	\$155.60	\$162.52	\$172.89	\$157.98	\$168.06	\$175.53	\$186.73	\$59.93	\$63.76	\$66.59	\$70.84
66	\$97.84	\$104.09	\$108.72	\$115.66	\$152.84	\$162.60	\$169.83	\$180.67	\$165.08	\$175.62	\$185.42	\$195.13	\$62.63	\$66.63	\$69.59	\$74.03
67	\$102.24	\$108.77	\$113.61	\$120.86	\$159.72	\$169.92	\$177.47	\$188.80	\$172.51	\$185.52	\$191.68	\$203.91	\$65.44	\$69.62	\$72.72	\$77.36
68	\$106.86	\$113.68	\$118.73	\$126.31	\$166.92	\$177.57	\$185.46	\$197.30	\$180.28	\$191.79	\$200.31	\$213.10	\$68.39	\$72.76	\$75.99	\$80.84
69	\$111.66	\$118.79	\$124.07	\$131.99	\$174.42	\$185.55	\$193.80	\$206.17	\$188.39	\$200.41	\$209.32	\$222.68	\$71.47	\$76.03	\$79.41	\$84.48
70	\$116.69	\$124.14	\$129.65	\$137.93	\$182.28	\$193.91	\$202.53	\$215.46	\$196.86	\$209.43	\$218.74	\$232.70	\$74.68	\$79.45	\$82.98	\$88.28
71	\$121.95	\$129.73	\$135.49	\$144.14	\$190.48	\$202.64	\$211.64	\$225.15	\$205.73	\$218.86	\$228.59	\$243.18	\$78.05	\$83.03	\$86.72	\$92.25
72	\$127.43	\$135.56	\$141.58	\$150.62	\$199.05	\$211.76	\$221.17	\$235.29	\$214.99	\$228.71	\$238.87	\$254.12	\$81.56	\$86.77	\$90.63	\$96.41
73	\$133.16	\$141.66	\$147.96	\$157.40	\$208.00	\$221.28	\$231.12	\$245.87	\$224.66	\$239.00	\$249.62	\$265.55	\$85.23	\$90.67	\$94.70	\$100.74
74	\$139.15	\$148.03	\$154.61	\$164.48	\$217.37	\$231.24	\$241.51	\$256.93	\$234.77	\$249.75	\$260.85	\$277.50	\$89.07	\$94.75	\$98.96	\$105.28
75	\$145.42	\$154.70	\$161.58	\$171.89	\$227.15	\$241.65	\$252.39	\$268.50	\$245.33	\$260.99	\$272.59	\$289.99	\$93.07	\$99.01	\$103.41	\$110.01
76	\$151.96	\$161.66	\$168.84	\$179.62	\$237.37	\$252.52	\$263.75	\$280.58	\$256.38	\$272.74	\$284.86	\$303.04	\$97.26	\$103.47	\$108.07	\$114.97
77	\$158.79	\$168.93	\$176.44	\$187.70	\$248.05	\$263.88	\$275.61	\$293.20	\$267.91	\$285.01	\$297.68	\$316.68	\$101.64	\$108.13	\$112.93	\$120.14
78	\$165.95	\$176.54	\$184.38	\$196.15	\$259.21	\$275.76	\$288.02	\$306.40	\$279.96	\$297.83	\$311.06	\$330.92	\$106.21	\$112.99	\$118.01	\$125.54
79	\$173.40	\$184.47	\$192.67	\$204.97	\$270.86	\$288.15	\$300.96	\$320.17	\$292.56	\$311.23	\$325.06	\$345.81	\$110.99	\$118.07	\$123.32	\$131.19
80+	\$181.21	\$192.78	\$201.35	\$214.20	\$283.06	\$301.13	\$314.51	\$334.59	\$305.73	\$325.24	\$339.70	\$361.38	\$115.99	\$123.39	\$128.87	\$137.10

Rates may be reduced based on many factors that include, but are not limited to, Medigap Open Enrollment Period eligibility or guaranteed issue rights eligibility and underwriting considerations. Your rate may be higher or lower depending on these relevant factors. Until a policy is approved and issued your actual rates may be subject to change.

An additional 5% discount may apply when at least two or more members reside at the same physical address and be enrolled in a BlueCross BlueShield of SC plan purchased after June 2010 or Blue Choice plan.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

Read Your Policy Very Carefully

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all the rights and duties of both you and your insurance company.

Right To Return Policy

If you find that you are not satisfied with your policy, you may return it to Blue Cross and Blue Shield of South Carolina, Individual Products, Post Office Box 61153, Columbia, SC 29260-1153. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all your payments, provided you have not filed any claims.

Policy Replacement

If you are replacing another health insurance policy, DO NOT cancel it until you have actually received your new policy and are sure you want to keep it.

Notice

- This policy may not fully cover all of your medical costs.
- Neither Blue Cross and Blue Shield of South Carolina nor its agents are connected with Medicare.
- This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult the *Medicare and You* Guide for more details.

Complete Answers Are Very Important

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history (if applicable). The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and high deductible plan F.

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and			
miscellaneous services and supplies:			
First 60 days	All but \$1,408	\$0	\$1,408 (Part A deductible)
61 st through 90 th day	All but \$352 a day	\$352 a day	\$0
91st day and after:	, i i i i i i i i i i i i i i i i i i i	-	
- While using 60 lifetime reserve days	All but \$704 a day	\$704 a day	\$0
Once lifetime reserve days are used:	, i i i i i i i i i i i i i i i i i i i	-	
– Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0**
 Beyond the additional 365 days 	\$0	\$0	All costs
Medicare-approved facility within 30 days after leaving the hospital. First 20 days 21 st through 100 th day 101 st day and after	All approved amounts All but \$176 a day \$0	\$0 \$0 \$0	\$0 Up to \$176 a day All costs
BLOOD			
First three pints	\$0	Three pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any differences between its billed charges and the amount Medicare would have paid.

Medicare (Part B) — Medical Services — Per Calendar Year * Once you have been billed \$198 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN A PAYS	YOU PAY
MEDICARE EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREAMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: – First \$198 of Medicare-approved amounts* – Remainder of Medicare-approved amounts	\$0 Generally 80%	\$0 Generally 20%	\$198 (Part B deductible) \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD First three pints Next \$198 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$198 (Part B deductible) \$0
CLINICAL LABORATORY SERVICES Tests for diagnostic services	100%	\$0	\$0
	MEDICARE (PART A	& B)	
HOME HEALTHCARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment – First \$198 of Medicare-approved amounts* – Remainder of Medicare-approved amounts	\$0 80%	\$0 20%	<pre>\$198 (Part B deductible) \$0</pre>

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 in a row days.

SERVICES	MEDICARE PAYS	PLAN C PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and			
miscellaneous services and supplies:			
First 60 days	All but \$1,408	\$1,408 (Part A deductible)	\$0
61 st through 90 th day	All but \$352 a day	\$352 a day	\$0
91 st day and after:			
 While using 60 lifetime reserve days 	All but \$704 a day	\$704 a day	\$0
Once lifetime reserve days are used:			
 Additional 365 days 	\$0	100% of Medicare-eligible expenses	\$0**
 Beyond the additional 365 days 	\$0	\$0	All costs
You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare-approved facility within 30 days after leaving the hospital. First 20 days 21 st through 100 th day 101 st day and after	All approved amounts All but \$176 a day \$0	\$0 Up to \$176 a day \$0	\$0 \$0 All costs
BLOOD			
First three pints	\$0	Three pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any differences between its billed charges and the amount Medicare would have paid.

Medicare (Part B) — Medical Services — Per Calendar Year Once you have been billed \$198 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN C PAYS	YOU PAY
 MEDICARE EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: First \$198 of Medicare-approved amounts* Remainder of Medicare-approved amounts 	\$0 Generally 80%	\$198 (Part B deductible) Generally 20%	\$0 \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD First three pints Next \$198 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$198 (Part B deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES Tests for diagnostic services	100%	\$0	\$0
	MEDICARE (PART A	·	Ψ 0
HOME HEALTHCARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies Durable medical equipment	100%	\$0	\$0
 First \$198 of Medicare-approved amounts* Remainder of Medicare-approved amounts 	\$0 80%	<pre>\$198 (Part B deductible) 20%</pre>	\$0 \$0
OTH	IER BENEFITS – Not Cover	ed by Medicare	
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA:			
 First \$250 each calendar year Remainder of charges 	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$25020% and amounts over the\$50,000 lifetime maximum

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 in a row days.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and			
miscellaneous services and supplies:			
First 60 days	All but \$1,408	\$1,408 (Part A deductible)	\$0
61 st through 90 th day	All but \$352 a day	\$352 a day	\$0
91st day and after:			
 While using 60 lifetime reserve days 	All but \$704 a day	\$704 a day	\$0
Once lifetime reserve days are used:			
 Additional 365 days 	\$0	100% of Medicare-eligible expenses	\$0**
 Beyond the additional 365 days 	\$0	\$0	All costs
Medicare-approved facility within 30 days after leaving the hospital. First 20 days 21 st through 100 th day 101 st day and after	All approved amounts All but \$176 a day \$0	\$0 Up to \$176 a day \$0	\$0 \$0 All costs
BLOOD			
First three pints	\$0	Three pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient	Medicare copayment/coinsurance	\$0

**NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any differences between its billed charges and the amount Medicare would have paid.

Medicare (Part B) — Medical Services — Per Calendar Year
* Once you have been billed \$198 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met
for the calendar year.

SERVICES	MEDICARE PAYS	PLAN F PAYS	YOU PAY
MEDICARE EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREAMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: – First \$198 of Medicare-approved amounts* – Remainder of Medicare-approved amounts	\$0 Generally 80%	\$198 (Part B deductible) Generally 20%	\$0 \$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	100%	\$0
BLOOD First three pints Next \$198 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$198 (Part B deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES Tests for diagnostic services	100%	\$0	\$0
	MEDICARE (PART A	& B)	
HOME HEALTHCARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment – First \$198 of Medicare-approved amounts* – Remainder of Medicare-approved amounts	\$0 80%	\$198 (Part B deductible) 20%	\$0 \$0
	IER BENEFITS – Not Covere	ed by Medicare	
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA:			
 First \$250 each calendar year Remainder of charges 	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$25020% and amounts over the\$50,000 lifetime maximum

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

**This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,340 deductible. Benefits from the high deductible Plan F will not begin until the out-of-pocket expenses are \$2,340. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,340 DEDUCTIBLE**, PLAN F PAYS	IN ADDITION TO \$2,340 DEDUCTIBLE, YOU PAY
HOSPITALIZATION*			
Semiprivate room and board, general nursing and			
miscellaneous services and supplies:			
First 60 days	All but \$1,408	\$1,408 (Part A deductible)	\$0
61 st through 90 th day	All but \$352 a day	\$352 a day	\$0
91 st day and after:			
 While using 60 lifetime reserve days 	All but \$704 a day	\$704 a day	\$0
Once lifetime reserve days are used:			
 Additional 365 days 	\$0	100% of Medicare-eligible expenses \$0	\$0***
 Beyond the additional 365 days 	\$0		All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least three days and entered a Medicare- approved facility within 30 days after leaving the hospital. First 20 days 21 st through 100 th day 101 st day and after	All approved amounts All but \$176 a day \$0	\$0 Up to \$176 a day \$0	\$0 \$0 All costs
BLOOD			
First three pints	\$0	Three pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

***NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any differences between its billed charges and the amount Medicare would have paid.

Medicare (Part B) — Medical Services — Per Calendar Year *Once you have been billed \$198 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

**This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,340 deductible. Benefits from the high deductible Plan F will not begin until the out-of-pocket expenses are \$2,340. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,340 DEDUCTIBLE**, PLAN F* PAYS	IN ADDITION TO \$2,340 DEDUCTIBLE, YOU PAY
 MEDICARE EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREAMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: First \$198 of Medicare-approved amounts* Remainder of Medicare-approved amounts 	\$0 Generally 80%	\$198 (Part B deductible) Generally 20%	\$0 \$0
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Part B Excess Charges (Above Medicare-approved amounts)	\$0	100%	\$0
BLOOD First three pints Next \$198 of Medicare-approved amounts* Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$198 (Part B deductible) 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES Tests for diagnostic services	100%	\$0	\$0
	MEDICARE (PART A & B)		
HOME HEALTHCARE MEDICARE-APPROVED SERVICES Medically necessary skilled care services and medical supplies Durable medical equipment	100%	\$0	\$0
 First \$198 of Medicare-approved amounts* Remainder of Medicare-approved amounts 	\$0 80%		\$0 \$0
OT	HER BENEFITS – Not Covered b	y Medicare	
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA:			
 First \$250 each calendar year Remainder of charges 	\$0 \$0	80% to a lifetime maximum	\$25020% and amounts over the\$50,000 lifetime maximum



South Carolina

BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross and Blue Shield Association

Blue Cross[®] and Blue Shield[®] of South Carolina

Outline of BlueCare® Coverage

Benefit Plans A, C, F and F with High Deductible

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