

2019 MEDICARE SUPPLEMENT

INSURANCE RATES FOR MISSOURI RESIDENTS



Kansas City



WHAT IS MEDICARE?



Medicare is a federally backed health insurance program for people 65 or older, and younger people with certain disabilities or diseases. Medicare Supplement plans can help pay some of the healthcare costs that original Medicare (Parts A and B) does not cover, such as copayments, coinsurance, and deductibles. These plans are currently sold in 10 standard plans plus one high-deductible plan, each with their own set of unique benefits. Of these 10, Blue KC currently offers six that best suit the needs of the members we serve, as well as a dental plan.

Ready to find the coverage that's right for you? Let's get started.

BASIC BENEFITS

These four benefits are offered across all Medicare plans, so you'll receive them no matter which one you choose.

Hospitalization

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

Medical Expenses

Part B coinsurance (generally 20 percent of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or copayments.

Blood

First three pints of blood each year.

Hospice

Part A coinsurance.



DIFFERENT NEEDS, DIFFERENT PLANS

BLUE CROSS AND BLUE SHIELD OF KANSAS CITY (BLUE KC) OFFERS THE PLANS HIGHLIGHTED IN BLUE.

Benefits	A	B	C	D	F	F*	G	K	L	M	N**
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Blood (first three pints)	100%	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	100%	50%	75%	100%	100%
Medicare Part A deductible		100%	100%	100%	100%	100%	100%	50%	75%	50%	100%
Medicare Part B deductible			100%		100%	100%					
Medicare Part B excess charges					100%	100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%	80%			80%	80%
Out-of-pocket limit								\$5,560	\$2,780		

* Plan F also has an option called a high-deductible Plan F, which is **not offered by Blue KC**. This high-deductible plan pays the same benefits as Plan F after one has paid a calendar year **\$2,300** deductible. Benefits from the high-deductible Plan F will not begin until out-of-pocket expenses are \$2,300. 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.

** Basic benefits, including Part B coinsurance, EXCEPT up to \$20 copayment for some office visits and up to \$50 copayment for emergency room visits that don't result in an inpatient admission.

Plan A

For basic coverage at the lowest premium, choose Plan A. You'll be responsible for paying your Part A deductible and Part B deductible. The plan will pay the coinsurance thereafter, including hospitalization for 365 days after Medicare coverage ceases. It also pays for 20 percent of Part B coinsurance.

Plan F

You'll be entitled to all the coverage of Plan C, plus 100 percent of Part B excess charges.

Plan B

Plan B offers the basic coverage of Plan A, but also pays your Part A deductible.

Plan G

You'll be entitled to all the coverage of Plan F, except you will be responsible for paying your Part B deductible.

Plan C

Plan C provides a blend of coverage and affordability. It offers the basic coverage of Plan A, but also pays your Part A deductible and your Part B deductible. It also pays for your coinsurance for skilled nursing coverage and emergency care if you travel abroad.

Plan N

You'll be entitled to all the coverage of Plan D, except you will be subject to up to a \$20 copayment for office visits and up to a \$50 copayment for emergency services.



PLAN A BENEFITS

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Hospitalization* Semiprivate room and board, general nursing and miscellaneous services and supplies.			
– First 60 days	All but \$1,364	\$0	\$1,364 (Part A deductible)
– 61 st thru 90 th day	All but \$341 a day	\$341 a day	\$0
– 91 st day and after:	All but \$682 a day	\$682 a day	\$0
<ul style="list-style-type: none"> • While using 60 lifetime reserve days • Once lifetime reserve days are used: <ul style="list-style-type: none"> – Additional 365 days – Beyond the additional 365 days 	\$0	100% of Medicare-eligible expenses	\$0**
	\$0	\$0	All costs
Skilled Nursing Facility Care* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
– First 20 days	All approved amounts	\$0	\$0
– 21 st thru 100 th day	All but \$170.50 a day	\$0	Up to \$170.50 a day
– 101 st day and after	\$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

*A benefit period begins on the first day you receive services 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.

**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, 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 difference between its billed charges and the amount Medicare would have paid.

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Medical Expenses In or out of the hospital and outpatient hospital treatment, such as physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
– First \$185 of Medicare-approved amounts [†]	\$0	\$0	\$185 (Part B deductible)
– Remainder of Medicare-approved amounts	80%	20%	\$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
Blood			
– First three pints	\$0	All costs	\$0
– Next \$185 of Medicare-approved amounts [†]	\$0	\$0	\$185 (Part B deductible)
– Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services			
– Tests for diagnostic services	100%	\$0	\$0

PARTS A&B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Home Healthcare Medicare-approved services			
– Medically necessary skilled-care services and medical supplies	100%	\$0	\$0
– Durable medical equipment	\$0	\$0	\$185 (Part B deductible)
• First \$185 of Medicare-approved amounts [†]			
• Remainder of Medicare-approved amounts	80%	20%	\$0

[†]Once you have been billed \$185 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

PLAN

B

PLAN B BENEFITS

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Hospitalization*			
Semiprivate room and board, general nursing and miscellaneous services and supplies.			
– First 60 days	All but \$1,364	\$1,364 (Part A deductible)	\$0
– 61 st thru 90 th day	All but \$341 a day	\$341 a day	\$0
– 91 st day and after:			
• While using 60 lifetime reserve days	All but \$682 a day	\$682 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
Skilled Nursing Facility Care*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
– First 20 days	All approved amounts	\$0	\$0
– 21 st thru 100 th day	All but \$170.50 a day	\$0	Up to \$170.50 a day
– 101 st day and after	\$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

*A benefit period begins on the first day you receive services 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.

**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, 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 difference between its billed charges and the amount Medicare would have paid.

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Medical Expenses In or out of the hospital and outpatient hospital treatment, such as physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
– First \$185 of Medicare-approved amounts [†]	\$0	\$0	\$185 (Part B deductible)
– Remainder of Medicare-approved amounts	80%	20%	\$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
Blood			
– First three pints	\$0	All costs	\$0
– Next \$185 of Medicare-approved amounts [†]	\$0	\$0	\$185 (Part B deductible)
– Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services			
– Tests for diagnostic services	100%	\$0	\$0

PARTS A&B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Home Healthcare Medicare-approved services			
– Medically necessary skilled-care services and medical supplies	100%	\$0	\$0
– Durable medical equipment	\$0	\$0	\$185 (Part B deductible)
• First \$185 of Medicare-approved amounts [†]			
• Remainder of Medicare-approved amounts	80%	20%	\$0

[†]Once you have been billed \$185 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.



PLAN C BENEFITS

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Hospitalization* Semiprivate room and board, general nursing and miscellaneous services and supplies.			
– First 60 days	All but \$1,364	\$1,364 (Part A deductible)	\$0
– 61 st thru 90 th day	All but \$341 a day	\$341 a day	\$0
– 91 st day and after:			
• While using 60 lifetime reserve days	All but \$682 a day	\$682 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
Skilled Nursing Facility Care* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
– First 20 days	All approved amounts	\$0	\$0
– 21 st thru 100 th day	All but \$170.50 a day	Up to \$170.50 a day	\$0
– 101 st day and after	\$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

*A benefit period begins on the first day you receive services 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.

**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, 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 difference between its billed charges and the amount Medicare would have paid.

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Medical Expenses In or out of the hospital and outpatient hospital treatment, such as physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
– First \$185 of Medicare-approved amounts [†]	\$0	\$185 (Part B deductible)	\$0
– Remainder of Medicare-approved amounts	80%	20%	\$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
Blood			
– First three pints	\$0	All costs	\$0
– Next \$185 of Medicare-approved amounts [†]	\$0	\$185 (Part B deductible)	\$0
– Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services			
– Tests for diagnostic services	100%	\$0	\$0

PARTS A&B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Home Healthcare Medicare-approved services			
– Medically necessary skilled-care services and medical supplies	100%	\$0	\$0
– Durable medical equipment	\$0	\$185 (Part B deductible)	\$0
• First \$185 of Medicare-approved amounts [†]			
• Remainder of Medicare-approved amounts	80%	20%	\$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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	\$0	\$0	\$250
– Remainder of charges	\$0	80% to a lifetime max benefit of \$50,000	20% and amounts over the \$50,000 lifetime max

[†]Once you have been billed \$185 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.



PLAN F BENEFITS

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Hospitalization*			
Semiprivate room and board, general nursing and miscellaneous services and supplies.			
– First 60 days	All but \$1,364	\$1,364 (Part A deductible)	\$0
– 61 st thru 90 th day	All but \$341 a day	\$341 a day	\$0
– 91 st day and after:			
• While using 60 lifetime reserve days	All but \$682 a day	\$682 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
Skilled Nursing Facility Care*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
– First 20 days	All approved amounts	\$0	\$0
– 21 st thru 100 th day	All but \$170.50 a day	Up to \$170.50 a day	\$0
– 101 st day and after	\$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

*A benefit period begins on the first day you receive services 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.

**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, 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 difference between its billed charges and the amount Medicare would have paid.

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Medical Expenses In or out of the hospital and outpatient hospital treatment, such as physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
– First \$185 of Medicare-approved amounts [†]	\$0	\$185 (Part B deductible)	\$0
– Remainder of Medicare-approved amounts	80%	20%	\$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	100%	\$0
Blood			
– First three pints	\$0	All costs	\$0
– Next \$185 of Medicare-approved amounts [†]	\$0	\$185 (Part B deductible)	\$0
– Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services			
– Tests for diagnostic services	100%	\$0	\$0

PARTS A&B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Home Healthcare Medicare-approved services			
– Medically necessary skilled-care services and medical supplies	100%	\$0	\$0
– Durable medical equipment	\$0	\$185 (Part B deductible)	\$0
• First \$185 of Medicare-approved amounts [†]			
• Remainder of Medicare-approved amounts	80%	20%	\$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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	\$0	\$0	\$250
– Remainder of charges	\$0	80% to a lifetime max benefit of \$50,000	20% and amounts over the \$50,000 lifetime max

[†]Once you have been billed \$185 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.



PLAN G BENEFITS

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Hospitalization* Semiprivate room and board, general nursing and miscellaneous services and supplies.			
– First 60 days	All but \$1,364	\$1,364 (Part A deductible)	\$0
– 61 st thru 90 th day	All but \$341 a day	\$341 a day	\$0
– 91 st day and after:			
• While using 60 lifetime reserve days	All but \$682 a day	\$682 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
Skilled Nursing Facility Care* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
– First 20 days	All approved amounts	\$0	\$0
– 21 st thru 100 th day	All but \$170.50 a day	Up to \$170.50 a day	\$0
– 101 st day and after	\$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

*A benefit period begins on the first day you receive services 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.

**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, 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 difference between its billed charges and the amount Medicare would have paid.

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Medical Expenses In or out of the hospital and outpatient hospital treatment, such as physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.			
– First \$185 of Medicare-approved amounts [†]	\$0	\$0	\$185 (Part B deductible)
– Remainder of Medicare-approved amounts	80%	20%	\$0
Part B Excess Charges (Above Medicare-approved amounts)	\$0	100%	\$0
Blood			
– First three pints	\$0	All costs	\$0
– Next \$185 of Medicare-approved amounts [†]	\$0	\$0	\$185 (Part B deductible)
– Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services			
– Tests for diagnostic services	100%	\$0	\$0

PARTS A&B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Home Healthcare Medicare-approved services			
– Medically necessary skilled-care services and medical supplies	100%	\$0	\$0
– Durable medical equipment	\$0	\$0	\$185 (Part B deductible)
• First \$185 of Medicare-approved amounts [†]			
• Remainder of Medicare-approved amounts	80%	20%	\$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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	\$0	\$0	\$250
– Remainder of charges	\$0	80% to a lifetime max benefit of \$50,000	20% and amounts over the \$50,000 lifetime max

[†]Once you have been billed \$185 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.



PLAN N BENEFITS

MEDICARE (PART A) - HOSPITAL SERVICES - PER BENEFIT PERIOD

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Hospitalization* Semiprivate room and board, general nursing and miscellaneous services and supplies.			
– First 60 days	All but \$1,364	\$1,364 (Part A deductible)	\$0
– 61 st thru 90 th day	All but \$341 a day	\$341 a day	\$0
– 91 st day and after:			
• While using 60 lifetime reserve days	All but \$682 a day	\$682 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
Skilled Nursing Facility Care* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.			
– First 20 days	All approved amounts	\$0	\$0
– 21 st thru 100 th day	All but \$170.50 a day	Up to \$170.50 a day	\$0
– 101 st day and after	\$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

*A benefit period begins on the first day you receive services 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.

**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, 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 difference between its billed charges and the amount Medicare would have paid.

MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Medical Expenses In or out of the hospital and outpatient hospital treatment, such as physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. – First \$185 of Medicare-approved amounts [†] – Remainder of Medicare-approved amounts	Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense. \$0 80%	Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense. \$0 ● ←	\$185 (Part B deductible) ● ←
Part B Excess Charges (Above Medicare-approved amounts)	\$0	\$0	All costs
Blood – First three pints – Next \$185 of Medicare-approved amounts [†] – Remainder of Medicare-approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$185 (Part B deductible) \$0
Clinical Laboratory Services – Tests for diagnostic services	100%	\$0	\$0

PARTS A&B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Home Healthcare Medicare-approved services – Medically necessary skilled-care services and medical supplies – Durable medical equipment <ul style="list-style-type: none"> • First \$185 of Medicare-approved amounts[†] • Remainder of Medicare-approved amounts 	100% \$0 80%	\$0 \$0 20%	\$0 \$185 (Part B deductible) \$0

OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
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 max benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime max

[†]Once you have been billed \$185 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.



DENTAL PLAN INFORMATION

When you choose dental insurance from Blue KC, you'll never think twice about keeping up on regular dental check-ups and care. Thanks to our stability and more than 80 years of experience, we're able to offer comprehensive dental plans. And, because we're located in Kansas City, we'll handle your claims, billing, and customer service locally so you can expect the most responsive service in town.

We also provide an extensive list of in-network dentists, ensuring that you have choice and convenience in your dental care decisions. And, we've made finding a local dentist simple. Just go to BlueKC.com to access our Dental Provider Directory and find a network dentist close to where you live or work.

DENTAL SERVICE TYPE	BLUE DENTAL PPO PROVIDERS ¹	BLUE DENTAL CHOICE PROVIDERS ²	NON-PARTICIPATING PROVIDERS ³
	DEDUCTIBLE, COINSURANCE AND LIMITATIONS		
Calendar Year Deductible	Combined Basic Services: \$50 per Covered Person		
Diagnostic and Preventive Services Deductible Does Not Apply <ul style="list-style-type: none"> Oral evaluations – 2 per calendar year X-rays – complete mouth 1 every 3 calendar years; single tooth 12 per calendar year; bitewing 2 occurrences per calendar year Teeth cleaning – 2 per calendar year Fluoride treatment – 2 per calendar year age 19 and under Sealant application on posterior tooth – 1 treatment per tooth every 3 years (age 14 and under) Fixed and removable space maintainer (initial appliance only) Emergency treatment – temporary pain relief 	100%	85%	80%
Basic Services Deductible Applies* <ul style="list-style-type: none"> Fillings – composite fillings on all teeth Recementation of existing inlays, crowns and bridges Endodontics – root canals and pulpal therapy Tooth extraction (simple and surgical including wisdom teeth) General Anesthesia – payable only if provided in connection with a covered service 	80%	70%	60%
Major Services	Not Covered		
Orthodontia Services	Not Covered		
Dependent Limiting Age	26		
Calendar Year Maximum	\$1,000 Combined per Covered Person <i>Preventive goes toward the Calendar Year Maximum</i>		

¹ Blue Dental PPO Providers: The preferred network of dentists in the Blue KC service area. Lowest out-of-pocket costs for covered services. Outside our service area, providers are available through the GRID Blue Cross and Blue Shield national network.

² Blue Dental Premier Providers: An additional network of dentists in the Blue KC service area. Higher out-of-pocket costs for covered services. Outside our service area, providers are available through the GRID+ Blue Cross and Blue Shield national network.

³ Non-Participating Providers: Seeing a non-participating dentist results in the highest out-of-pocket costs for covered services. Members may be responsible for filing claims and may be balanced billed by the non-participating provider.

*Seniors may have the 6-month waiting period for Basic Services benefits waived. In order to receive this waiver, enrollment must occur at the same time the senior enrolls in a Medicare Supplement plan from Blue KC.

These plans are not endorsed by or part of the Federal Government. All Medicare Supplement Plans offered by Blue KC are also available to individuals under the age of 65, disabled, and enrolled in Medicare.



MEDICARE SUPPLEMENT BENEFITS FOR MISSOURI RESIDENTS

DISCLOSURES

This outline shows benefits and premiums of policies sold for effective dates on or after January 1, 2019. Policies sold for effective dates prior to January 1, 2019 may have different benefits and/or premiums. Plans E, H I and J are no longer available for sale.

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 of 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 KC, P.O. Box 419071, Kansas City, Missouri 64141-6071. 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 of your payments.

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.

RENEWAL CONDITIONS

You may renew this policy as long as you live by paying the premium on time. We cannot cancel or refuse to renew your policy, or place any restrictions on it, other than for non-payment or for fraudulent misstatements made by you in your application for the policy. The ability to move from one product to another may be restricted.

CANCELLATION BY INSURED (FOR INDIVIDUAL POLICIES ONLY)

You may cancel this policy at any time by written notice delivered or mailed to the insurer, effective upon receipt of such notice or on such late date as may be specified in such notice. In the event of cancellation or

death of the insured, the insurer will promptly return the unearned portion of any premium paid. The earned premium shall be computed by the use of the short-rate table as filed with the state official having supervision of the insurance in the state where the insured resided when the policy was issued pro-rata. Cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation.

RIGHT TO CHANGE PREMIUM

Your benefits are designed to cover cost-sharing amounts under Medicare. These benefits will be changed automatically to coincide with any changes in the applicable Medicare deductible and coinsurance amounts. In addition, premiums may be modified to correspond with such changes at any time by providing you with at least 30 days notice. The notice may be provided via contract rider or some other appropriate means and will be mailed to you at the address which appears on our records. If you continue payment of premium after notice has been provided, it is agreed that such change is acceptable to you.

NOTICE

This policy may not fully cover all of your medical costs.

BLUE KC IS NOT CONNECTED WITH MEDICARE

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office at 1-800-772-1213 or consult **The Medicare Handbook**, available online at <https://www.medicare.gov/pubs/pdf/10050-Medicare-and-You.pdf>, for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, be sure to answer truthfully and complete all questions about your medical and health history. 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.

2019 MEDICARE SUPPLEMENT

HEALTH ONLY | INSURANCE PREMIUM RATES FOR PLANS A, C, F, G & N: MISSOURI RESIDENTS

ISSUE AGE ¹	PLAN A Underwritten/ First Eligible		PLAN C Underwritten/ First Eligible		PLAN F Underwritten/ First Eligible		PLAN G Underwritten/ First Eligible		PLAN N Underwritten/ First Eligible	
	MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
Disabled	\$186	\$176	\$279	\$262	\$263	\$247	\$202	\$189	\$198	\$186
65	\$171	\$163	\$257	\$242	\$242	\$229	\$186	\$175	\$182	\$172
66	\$201	\$189	\$301	\$283	\$283	\$265	\$217	\$204	\$214	\$199
67	\$210	\$198	\$313	\$296	\$296	\$281	\$227	\$216	\$223	\$211
68	\$219	\$204	\$327	\$308	\$307	\$288	\$235	\$221	\$231	\$218
69	\$225	\$212	\$337	\$316	\$317	\$298	\$243	\$228	\$238	\$224
70	\$233	\$220	\$348	\$328	\$327	\$310	\$251	\$238	\$247	\$233
71	\$241	\$227	\$359	\$338	\$338	\$318	\$260	\$244	\$255	\$241
72	\$249	\$233	\$369	\$348	\$348	\$327	\$267	\$251	\$262	\$247
73	\$255	\$241	\$381	\$359	\$358	\$338	\$275	\$260	\$270	\$255
74	\$262	\$248	\$393	\$369	\$369	\$348	\$283	\$267	\$278	\$262
75	\$271	\$255	\$403	\$381	\$379	\$357	\$291	\$274	\$287	\$270
76	\$278	\$261	\$416	\$391	\$391	\$367	\$300	\$281	\$294	\$277
77	\$285	\$269	\$425	\$401	\$401	\$377	\$307	\$289	\$301	\$285
78	\$292	\$276	\$436	\$411	\$410	\$389	\$315	\$298	\$311	\$292
79	\$301	\$283	\$448	\$422	\$421	\$396	\$324	\$304	\$318	\$299
80+	\$309	\$290	\$459	\$432	\$433	\$407	\$333	\$313	\$325	\$307

Premium rates are based on the age and gender of the insured on the effective date of the contract. Premiums may change once per 12-month period due to medical costs.

¹ Issue Age is your age as of the effective date of the Medicare supplement policy that you are applying for with Blue KC.

2019 MEDICARE SUPPLEMENT

HEALTH & DENTAL* | INSURANCE PREMIUM RATES FOR PLANS A, C, F, G & N: MISSOURI RESIDENTS

ISSUE AGE ¹	PLAN A Underwritten/ First Eligible		PLAN C Underwritten/ First Eligible		PLAN F Underwritten/ First Eligible		PLAN G Underwritten/ First Eligible		PLAN N Underwritten/ First Eligible	
	MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
Disabled	\$211	\$201	\$304	\$287	\$288	\$272	\$227	\$214	\$223	\$211
65	\$196	\$188	\$282	\$267	\$267	\$254	\$211	\$200	\$207	\$197
66	\$226	\$214	\$326	\$308	\$308	\$290	\$242	\$229	\$239	\$224
67	\$235	\$223	\$338	\$321	\$321	\$306	\$252	\$241	\$248	\$236
68	\$244	\$229	\$352	\$333	\$332	\$313	\$260	\$246	\$256	\$243
69	\$250	\$237	\$362	\$341	\$342	\$323	\$268	\$253	\$263	\$249
70	\$258	\$245	\$373	\$353	\$352	\$335	\$276	\$263	\$272	\$258
71	\$266	\$252	\$384	\$363	\$363	\$343	\$285	\$269	\$280	\$266
72	\$274	\$258	\$394	\$373	\$373	\$352	\$292	\$276	\$287	\$272
73	\$280	\$266	\$406	\$384	\$383	\$363	\$300	\$285	\$295	\$280
74	\$287	\$273	\$418	\$394	\$394	\$373	\$308	\$292	\$303	\$287
75	\$296	\$280	\$428	\$406	\$404	\$382	\$316	\$299	\$312	\$295
76	\$303	\$286	\$441	\$416	\$416	\$392	\$325	\$306	\$319	\$302
77	\$310	\$294	\$450	\$426	\$426	\$402	\$332	\$314	\$326	\$310
78	\$317	\$301	\$461	\$436	\$435	\$414	\$340	\$323	\$336	\$317
79	\$326	\$308	\$473	\$447	\$446	\$421	\$349	\$329	\$343	\$324
80+	\$334	\$315	\$484	\$457	\$458	\$432	\$358	\$338	\$350	\$332

Premium rates are based on the age and gender of the insured on the effective date of the contract. Premiums may change once per 12-month period due to medical costs.

¹ Issue Age is your age as of the effective date of the Medicare supplement policy that you are applying for with Blue KC.

* More information about Blue KC dental plans can be found on page 16 of this brochure.

2019 MEDICARE SELECT

HEALTH ONLY

INSURANCE PREMIUM RATES FOR PLANS B, C, F, G & N: MISSOURI RESIDENTS

Medicare Select Participating Hospitals

- » Belton Regional Hospital, Belton, MO
- » Cass Medical Center, Harrisonville, MO
- » Centerpoint Medical Center, Independence, MO
- » Excelsior Springs Medical Center, Excelsior Springs, MO
- » Lafayette Regional Health Center, Lexington, MO
- » Lee's Summit Medical Center, Lee's Summit, MO
- » Menorah Medical Center, Overland Park, KS
- » North Kansas City Hospital, North Kansas City, MO
- » Overland Park Regional Medical Center, Overland Park, KS
- » Research Medical Center, Kansas City, MO
- » University of Kansas Medical Center, Kansas City, KS

Medicare Select is a Medicare supplement policy that requires you to use hospitals within its network to be eligible for the hospital benefits available under your contract. This restriction is required only for inpatient hospital stays.

While there are no network restrictions on physicians (i.e., you are able to see your doctor of choice), you may want to check whether your physician has privileges at a Medicare Select participating hospital. This will ensure you are eligible for the available hospital benefits under your contract (in the case of an inpatient hospital admission).

ISSUE AGE ¹	PLAN B Underwritten/ First Eligible		PLAN C Underwritten/ First Eligible		PLAN F Underwritten/ First Eligible		PLAN G Underwritten/ First Eligible		PLAN N Underwritten/ First Eligible	
	MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
Disabled	\$181	\$171	\$237	\$221	\$212	\$200	\$171	\$161	\$149	\$140
65	\$167	\$158	\$219	\$204	\$195	\$185	\$157	\$149	\$137	\$130
66	\$195	\$185	\$254	\$238	\$228	\$215	\$184	\$173	\$159	\$152
67	\$204	\$193	\$267	\$251	\$239	\$226	\$193	\$182	\$168	\$157
68	\$212	\$200	\$276	\$260	\$248	\$232	\$199	\$187	\$174	\$164
69	\$219	\$205	\$285	\$269	\$256	\$243	\$207	\$196	\$180	\$169
70	\$226	\$213	\$295	\$278	\$264	\$249	\$213	\$200	\$185	\$175
71	\$235	\$220	\$304	\$286	\$273	\$257	\$220	\$207	\$193	\$180
72	\$242	\$227	\$313	\$296	\$282	\$267	\$227	\$216	\$197	\$185
73	\$248	\$235	\$323	\$304	\$291	\$273	\$234	\$220	\$204	\$193
74	\$256	\$241	\$334	\$313	\$299	\$282	\$241	\$227	\$209	\$197
75	\$264	\$248	\$342	\$321	\$306	\$288	\$247	\$232	\$217	\$203
76	\$271	\$255	\$352	\$332	\$317	\$298	\$255	\$240	\$221	\$207
77	\$276	\$263	\$362	\$340	\$325	\$304	\$261	\$245	\$228	\$216
78	\$284	\$268	\$370	\$349	\$332	\$313	\$268	\$252	\$233	\$220
79	\$292	\$274	\$381	\$358	\$341	\$321	\$275	\$259	\$239	\$225
80	\$299	\$281	\$391	\$367	\$350	\$329	\$281	\$265	\$245	\$230
81	\$305	\$290	\$399	\$376	\$358	\$337	\$288	\$271	\$250	\$237
82	\$315	\$296	\$409	\$385	\$367	\$346	\$296	\$279	\$259	\$243
83	\$322	\$301	\$418	\$394	\$375	\$354	\$303	\$285	\$263	\$248
84	\$328	\$308	\$426	\$402	\$384	\$360	\$309	\$290	\$270	\$252
85+	\$335	\$317	\$436	\$411	\$392	\$370	\$315	\$298	\$274	\$260

Premium rates are based on the age and gender of the insured on the effective date of the contract. Premiums may change once per 12-month period due to medical costs.

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2019 MEDICARE SELECT

HEALTH & DENTAL* | INSURANCE PREMIUM RATES FOR PLANS B, C, F, G & N: MISSOURI RESIDENTS

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- » Cass Medical Center, Harrisonville, MO
- » Centerpoint Medical Center, Independence, MO
- » Excelsior Springs Medical Center, Excelsior Springs, MO
- » Lafayette Regional Health Center, Lexington, MO
- » Lee's Summit Medical Center, Lee's Summit, MO
- » Menorah Medical Center, Overland Park, KS
- » North Kansas City Hospital, North Kansas City, MO
- » Overland Park Regional Medical Center, Overland Park, KS
- » Research Medical Center, Kansas City, MO
- » University of Kansas Medical Center, Kansas City, KS

Medicare Select is a Medicare supplement policy that requires you to use hospitals within its network to be eligible for the hospital benefits available under your contract. This restriction is required only for inpatient hospital stays.

While there are no network restrictions on physicians (i.e., you are able to see your doctor of choice), you may want to check whether your physician has privileges at a Medicare Select participating hospital. This will ensure you are eligible for the available hospital benefits under your contract (in the case of an inpatient hospital admission).

ISSUE AGE ¹	PLAN B Underwritten/ First Eligible		PLAN C Underwritten/ First Eligible		PLAN F Underwritten/ First Eligible		PLAN G Underwritten/ First Eligible		PLAN N Underwritten/ First Eligible	
	MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM		MONTHLY PREMIUM	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
Disabled	\$206	\$196	\$262	\$246	\$237	\$225	\$196	\$186	\$174	\$165
65	\$192	\$183	\$244	\$229	\$220	\$210	\$182	\$174	\$162	\$155
66	\$220	\$210	\$279	\$263	\$253	\$240	\$209	\$198	\$184	\$177
67	\$229	\$218	\$292	\$276	\$264	\$251	\$218	\$207	\$193	\$182
68	\$237	\$225	\$301	\$285	\$273	\$257	\$224	\$212	\$199	\$189
69	\$244	\$230	\$310	\$294	\$281	\$268	\$232	\$221	\$205	\$194
70	\$251	\$238	\$320	\$303	\$289	\$274	\$238	\$225	\$210	\$200
71	\$260	\$245	\$329	\$311	\$298	\$282	\$245	\$232	\$218	\$205
72	\$267	\$252	\$338	\$321	\$307	\$292	\$252	\$241	\$222	\$210
73	\$273	\$260	\$348	\$329	\$316	\$298	\$259	\$245	\$229	\$218
74	\$281	\$266	\$359	\$338	\$324	\$307	\$266	\$252	\$234	\$222
75	\$289	\$273	\$367	\$346	\$331	\$313	\$272	\$257	\$242	\$228
76	\$296	\$280	\$377	\$357	\$342	\$323	\$280	\$265	\$246	\$232
77	\$301	\$288	\$387	\$365	\$350	\$329	\$286	\$270	\$253	\$241
78	\$309	\$293	\$395	\$374	\$357	\$338	\$293	\$277	\$258	\$245
79	\$317	\$299	\$406	\$383	\$366	\$346	\$300	\$284	\$264	\$250
80	\$324	\$306	\$416	\$392	\$375	\$354	\$306	\$290	\$270	\$255
81	\$330	\$315	\$424	\$401	\$383	\$362	\$313	\$296	\$275	\$262
82	\$340	\$321	\$434	\$410	\$392	\$371	\$321	\$304	\$284	\$268
83	\$347	\$326	\$443	\$419	\$400	\$379	\$328	\$310	\$288	\$273
84	\$353	\$333	\$451	\$427	\$409	\$385	\$334	\$315	\$295	\$277
85+	\$360	\$342	\$461	\$436	\$417	\$395	\$340	\$323	\$299	\$285

Premium rates are based on the age and gender of the insured on the effective date of the contract. Premiums may change once per 12-month period due to medical costs.

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* More information about Blue KC dental plans can be found on page 16 of this brochure.

MY PLAN INFORMATION

I have purchased Medicare Supplement plan _____ with a premium of \$_____ paid on a(n) _____ basis. This amount does not include any optional riders.
(premium mode)

Name and address of agent/broker:



LET'S GET STARTED

If you need more information or have questions, contact your broker or call Blue KC at **800-867-9014**. You can also visit us online at **BlueKC.com**.

Discrimination is Against the Law

Blue KC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue KC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue KC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service, 844-395-7126 (Toll free), languagehelp@bluekc.com.

If you believe that Blue KC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Appeals Department, PO Box 419169, Kansas City, MO 64141-6169, 816-395-3537, TTY: 816-842-5607, APPEALS@bluekc.com. You can file a grievance in person or by mail, or email. If you need help filing a grievance, the Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

If you, or someone you're helping, has questions about Blue KC, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-844-395-7126.

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue KC, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-395-7126.

Chinese: 如果您，或是您正在協助的對象，有關於 Blue KC 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 1-844-395-7126。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue KC, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-395-7126.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue KC haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-395-7126 an.



Kansas City

2301 Main Street | Kansas City, MO 64108

1-800-867-9014 | BlueKC.com

