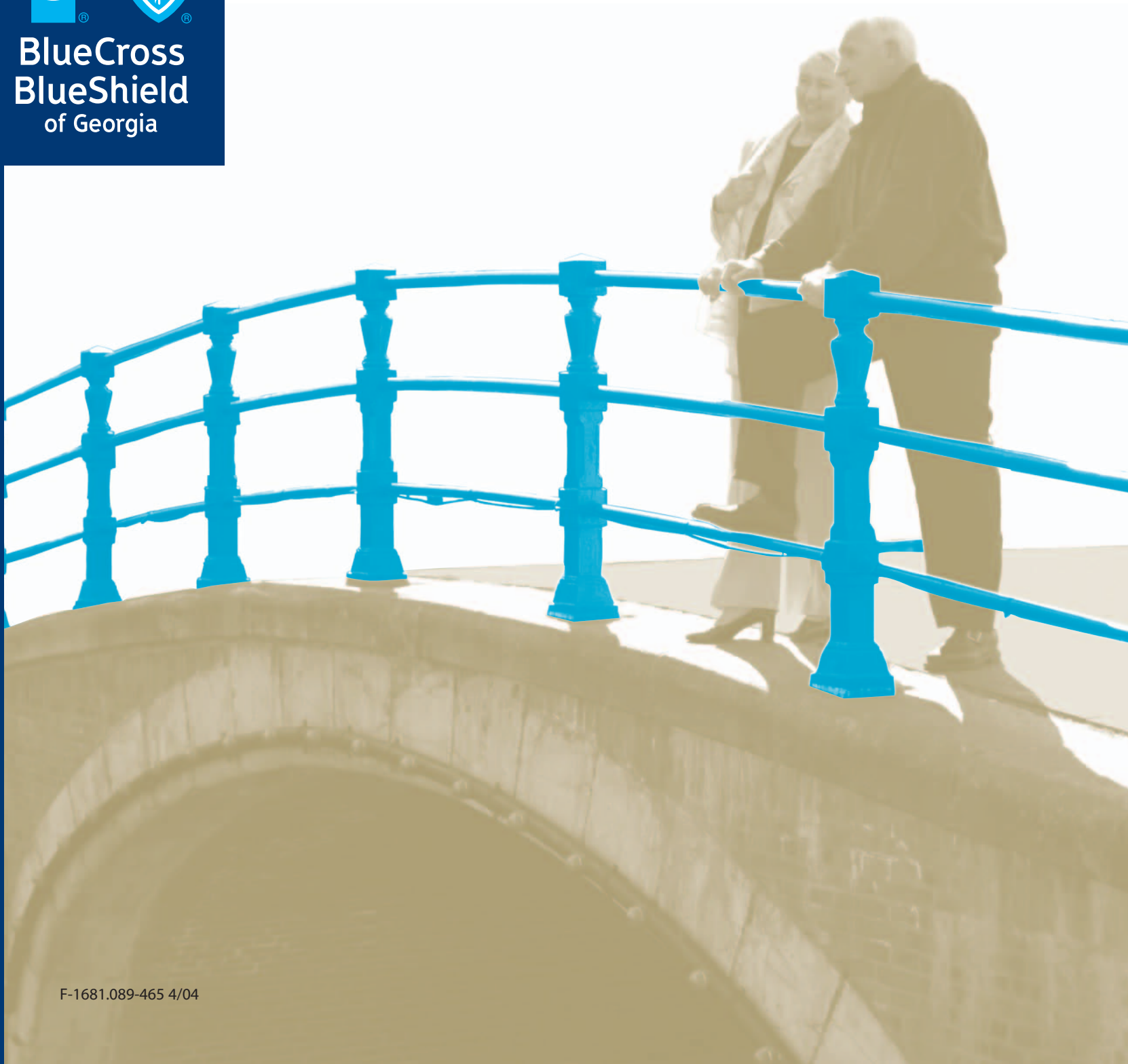


65PLUS

Medicare Supplement Plans



**BlueCross
BlueShield**
of Georgia



INSIDE FRONT COVER (DOES NOT PRINT)

The Power of BlueSM Is Working for You

As we grow older, our lives become filled with exciting possibilities, many changes, and the need for decisions about important issues, such as health insurance. You probably know that beginning at age 65, you are eligible for Medicare health benefits. What you may not know is that Medicare alone will not cover all your medical expenses. When you examine your Medicare coverage, you will see that you are responsible for copays and deductibles that can add up to significant out-of-pocket expenses.

For many seniors, these expenses are too great to absorb. They choose to have health insurance that supplements their Medicare coverage. In fact, more than 58,000 seniors in our state choose one of Blue Cross and Blue Shield of Georgia's 65Plus plans to cover Medicare's gaps. With 65Plus, these seniors have the security of supplemental health care coverage that is:

- **Affordable**
- **Comprehensive, with benefits tailored to their needs**
- **Flexible in the choices of physicians and hospitals**
- **Superior, because of all the extras included with Blue Cross and Blue Shield of Georgia membership**

When you compare your options for Medicare supplemental coverage, we're sure you'll discover the many benefits of having The Power of BlueSM working for you.

A Partner You Trust

One major advantage of our 65Plus plans is that they are backed by a company you can count on. We've served Georgians for more than 67 years – responding to their ever-changing health insurance needs with strength and security. Our senior members stay with Blue Cross and Blue Shield of Georgia because they know they can trust our experience and our commitment to serve them. They also know that Blue Cross and Blue Shield of Georgia's 65Plus plans are instantly recognizable and accepted by the vast majority of the state's health care providers. Quite simply, Blue Cross and Blue Shield of Georgia is a partner that will be there when you need it – covering the gaps that Medicare leaves and supporting you with the resources of an industry leader.

The Coverage You Need

Blue Cross and Blue Shield of Georgia offers a variety of 65Plus plans. You can choose your type of plan, your monthly premium, and additional benefits, such as a dental plan – all designed to make your health care more accessible and affordable. When you review our 65Plus plans, you'll find one that will put your mind at ease – and ease your financial burden if you become ill.

Guaranteed Acceptance

Acceptance into one of our 65Plus plans is guaranteed if you are 65 or older and apply within six months after your initial Medicare enrollment. We require that you be enrolled in both Parts A and B of Medicare to be eligible for a 65Plus plan. You are also guaranteed acceptance if you are transferring from a group plan and are in the six month enrollment period. Pre-existing conditions will be waived in these cases.

In addition, 65Plus plans are guaranteed renewable. After the first month's premium payment, your 65Plus contract renews automatically. We will notify you in writing 60 days before we make any changes to your subscription charges. These changes are applicable to the entire group enrolled in the 65Plus plan and are not based on your specific condition.

If you do not qualify for Guaranteed Acceptance, you will need to complete the Health Status section (Section 12) of the 65Plus Application. Acceptance will be based on results from the Health Status section.

The Freedom to Choose Your Own Doctors and Hospitals

Our 65Plus plans offer you complete freedom to choose your doctors and the hospital where you will receive treatment. There are no lists to limit your choice of health care providers and your 65Plus membership card is guaranteed to be accepted at all Georgia hospitals. To ensure that you receive quality care, Blue Cross and Blue Shield of Georgia reviews the services of health care providers.

Coast-to-Coast Coverage

65Plus coverage is valid in every state throughout the nation. When you travel, your coverage travels with you. In fact, there are virtually no claims forms for you to fill out, no matter where you receive care in the United States.

Coverage that Keeps Pace with Medicare

The 65Plus plan you choose is guaranteed to remain current with Medicare costs. Each time Medicare increases your share of the health care expenses, your 65Plus protection will be raised, too – helping you cover the increases.

Six Plans – All With Low Monthly Premiums to Fit Your Budget*

Because individual needs are different, we offer six different 65Plus plans. Each plan is affordable and offers reliable health care coverage. All of our 65Plus plans are easy to understand and you're sure to find one that is right for you.

All 65Plus Plans Pay for:

- Your first three pints of blood – a benefit not covered by Medicare.
- The \$219 per day not paid by Medicare for covered expenses during days 61 through 90 of your hospital stay – a total of \$6,570 in copays.
- The \$438 per day not paid by Medicare for covered expenses during days 91 through 150 of your hospital stay – a total of \$26,280 in payments.
- 100 percent of your Medicare eligible expenses after 150 days in the hospital, for an additional 365 days. This is not covered by Medicare.

We invite you to examine the charts closely and compare the benefits of the 65Plus plans. Plans C, E, F and J pay your \$840 hospital deductible, which is not paid by Medicare. These plans also pay the \$109.50 a day that Medicare does not cover for days 21 through 100 of Medicare-eligible care in an approved skilled nursing facility – a total of \$8,760. If you need medically necessary emergency care services while traveling outside the United States, these four plans pay 80 percent of your expenses during the first 60 days of your trip, up to a lifetime maximum of \$50,000. Medicare does not cover these charges.

When it comes to physicians' fees, 65Plus plans C, F and J pay the annual \$100 deductible, plus 20 percent of your allowable Medicare Part B expenses, neither of which are paid for by Medicare.

SmartChoiceSM

We also offer a 65Plus plan for active individuals who make smart decisions about their health and want to benefit from lower monthly costs. We call this our SmartChoiceSM plan and it is designed for healthy seniors who have the financial ability to support a high deductible plan, but want protection should a more significant need arise. SmartChoiceSM offers an annual deductible of \$1,690, with a very low monthly premium and unlimited generic prescription drug coverage. To compare SmartChoiceSM and the other 65 Plus plans, please use the charts on pages 9 through 12.

**These amounts represent 2004 cost shares and are subject to change annually by Medicare.*

The Extras that Matter

Did you know that The Power of BlueSM extends well beyond industry leadership, health plans tailored to seniors' needs and impeccable service? We also offer innovative ways to help you be healthier and better informed about your health.

Dental Option

At Blue Cross and Blue Shield of Georgia, we believe that early diagnosis and routine preventive care can help you maintain good dental hygiene, which contributes to your overall health. That's why we offer you the option of adding our Senior Dental Plan to your 65Plus plan. The Blue Cross and Blue Shield of Georgia Senior Dental Plan covers a wide range of dental services, including check-ups, fillings, crowns, and dental surgery. This plan features low-cost preventive and diagnostic care, basic dental care, and a benefit schedule that helps offset the high cost of major dental care. Please review the dental brochure for details about how the plan works and how to apply.

SilverSneakers[®] Fitness Program

With our 65Plus plans C, E, F, or J, you are automatically eligible for enrollment in our SilverSneakers[®] Fitness Program at no cost to you. The SilverSneakers Fitness Program is a total health and fitness program that is beneficial for Medicare-eligible persons of all fitness levels. Your membership allows access to contracted full-service fitness facilities throughout your area. While each fitness facility may vary slightly in amenities, we have taken care to ensure all facilities provide a variety of exercise options.

SilverSneakers[®] classes are taught by experienced, caring instructors. The classes are non-impact with seated support – easy on the joints and designed to help improve balance. You will receive a basic membership to a conveniently located participating fitness center and all you have to do is show your 65Plus membership ID card. To find out where the nearest SilverSneakers[®] fitness center is, please see the enclosed insert.

HealthyExtensions Discount Program

The Blue Cross and Blue Shield of Georgia HealthyExtensions discount program connects you with a variety of vendors who provide discounts on products and services related to:

- Vision
- Complementary and alternative medicine
- Dental
- Families and individuals
- Fitness and nutrition

Simply by being a member of Blue Cross and Blue Shield of Georgia, you can enjoy discounts on everything from eyeglasses and LASIK surgery, to nutritional supplements and health club memberships. Self-help programs and classes, and even Club Med vacations are among the discounts you receive with your membership. ***Please note, this is not an insured benefit; it is a discount program.*** All you need to do is present your Blue Cross and Blue Shield of Georgia member ID card to take advantage of the savings. Our 2004 program includes:

Vision Products and Services

You can save on vision exams, contact lenses and eyeglasses. Savings available from each type of provider include:

LensCrafters

- Three-tiered selection of eyeglasses through package prices
- 30% off the regular retail price of any non-Vision package eyeglasses
- Contact lenses at low fixed prices
- Eye exams at low fixed prices by independent doctors of optometry located next to LensCrafters
- 25% off the regular price of non-prescription sunglasses

Independent Contracted Optometrists

- 30% off the regular retail price of any eyeglasses
- Contact lenses at low fixed prices
- Eye exams at low fixed prices
- 25% off the regular retail price on non-prescription sunglasses

TruVision

You can order through TruVision's Web site or call their customer service department. Starting at \$16.90 per box, TruVision offers low prices on all types of contact lenses from all major manufacturers. Prices vary based on quantity purchased. Free shipping is available on all orders.

LASIK Surgery

Savings opportunities are available through the following vendors:

- **EyeSight Laser**
www.eyesightatlanta.com or (800) 393-7444
- **InView, The Leader in Vision Correction (formerly Emory Vision)**
www.emoryvision.com or (800) 733-6673
- **Piedmont Better Vision**
www.piedmontbettervision.com or (800) 393-7444
- **TruVision** (877) 751-2020

Complementary & Alternative Medicine

The Chopra Center at La Costa Resort and Spa

You can save 15% on a large selection of books, audio-tapes and CDs as well as herbal supplements, massage oils, teas and spices via the Center's Web site.

HealthyDrugstore.com

Members can save up to 50% on name brand nutritional supplements from dozens of manufacturers. Healthydrugstore.com's medical and pharmaceutical staff, using strict criteria, has carefully screened all included manufacturers and products. Each ingredient was reviewed to assure reliability and safety.

Healthyroads.com

Offered through American Specialty Health Networks, Healthyroads offers Blue Cross and Blue Shield of Georgia members a wide variety of complementary health care services at discounted prices. To access online, simply visit the Member section of www.bcbsga.com.

National Network of Acupuncturists, Chiropractors and Massage Therapy

Save up to 25% by visiting a participating provider. Members simply call (888) 289-4325 to find a provider closest to them.

Health & Wellness Products

Members can save on thousands of quality health and wellness products including vitamin, mineral and herbal supplements, homeopathic remedies, sports nutrition products, health-related books and video-tapes, yoga props and skin care items. Shipping is free!

Dental Services

BriteSmile

Members can save \$100 on the BriteSmile Professional Light Activated Treatment. Members simply call (888) 746-7705 and identify themselves as a Blue Cross and Blue Shield of Georgia member.

Family & Self

Children-N-Safety

You can save on quality bicycle helmets simply by showing your Blue Cross and Blue Shield of Georgia member ID card. Call (800) 642-3123 for details.

Club Med

Save 10% on vacations through Club Med by calling (800) 258-2402.

Safe Beginnings

Members can save 20% on a large selection of child-proofing products, baby care items and general home safety products.

Things Remembered

Blue Cross and Blue Shield of Georgia members are eligible for a 20% discount. Things Remembered offers a wide variety of personalized gifts to fit every occasion. Available only through thingsremembered.com or (800) 274-7367, members need only use a special coupon code to take advantage of the savings.

Fitness & Nutrition

The Forum Athletic Club

A premier high-performance training facility for people of all fitness levels. Fitness classes include circuit training, pilates, yoga, step and more. Experience performance cycling, one to one fitness and group exercise training. Call today to learn more about your discount.

Alpharetta (770) 623-0304

Atlanta – Lenox Square (678) 904-1940

GlobalFit

Blue Cross and Blue Shield of Georgia members save money and obtain flexible, month-to-month health club memberships through the GlobalFit network. Members can access the savings through www.gobalfit.com/BCBSGA or (800) 294-1500.

Lean for Life

Lindora offers Blue Cross and Blue Shield of Georgia members a 20% discount on all weight control programs and products. Visit Lindora's Web site at www.lindora.com/ BCBSGA or call (800) 546-3672 for details.

Northside Hospital

Save 25% off a weight reduction clinic and 10% off a smoking cessation program. Call (404) 303-3744 or (404) 851-8692 for details.

Selfhelpworks.com

Save 30% on Selfhelpworks' Lifestyle Management Training programs through the convenience of the Internet. Offering programs for smoking cessation, weight and nutrition, and alcohol cessation, Selfhelpworks.com provides a safe and secure way for members to take control of their unhealthy behaviors.

TherapyZone

Members save 20% on all fitness and rehabilitation products at therapyzone.com. For details call (800) 822-2889.

WellStar Health System

Wellness Health Place

Offering personalized exercise plans, individual nutritional and exercise consultation is available for individuals, couples and families. Initiation fee waived for Blue Cross and Blue Shield of Georgia members; member ID card must be presented to participate. Call (770) 793-7300.

Classes

- American Heart Association Heartsaver Adult/Child/Infant \$30 per person
- Friends and Family PBLS (Child/Infant CPR and Safety) \$25 per person

Members can call (770) 956-7827 to register. Classes are offered in Cobb, Cherokee, Paulding and Douglas counties.

For a complete listing of discounts and services available, as well as promotional codes needed to access these savings, visit the Healthy Living section of our Web site at www.bcbsga.com.

Member Access

Blue Cross and Blue Shield of Georgia has also employed the Web to help you manage your account 24 hours a day, seven days a week. With Member Access, a password-protected function of AccessBlue, our online transaction service, you can:

- Request a new member ID card
- Check the status of your claims
- Review and print an Explanation of Benefits (EOB)
- View your benefits and eligibility

Registering is easy. Simply visit www.bcbsga.com and select “Request Access” in the lower left-hand side of the home page. A username and password will be mailed to you within 7-10 business days.

www.bcbsga.com

Through the Healthy Living section of our Web site and The Healthcare AdvisorSM link for members, we deliver relevant, specific and reliable health care information. These tools help you practice prevention, improve your health and evaluate treatment options. The Healthcare Advisor is a secure, password-protected Web destination designed for Blue Cross and Blue Shield of Georgia members and their specific circumstances. Through this exclusive online access, you can increase your understanding about your health condition or recommended procedure and connect with others who share your health concerns.

It's all there for members at www.bcbsga.com.

These extras enhance the value of your 65Plus plan.

Doesn't it make sense to keep The Power of Blue working for you?

Outline of Medicare Supplement Coverage

Benefit Plans A, C, E, F, J and Enhanced F (SmartChoice)

Medicare supplement insurance can only be sold in ten standard plans. This chart shows the benefits included in each plan. Every company must make Plan A available. Some plans may not be available in Georgia.

Basic benefits included in all plans:

- **Hospitalization:** Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical expenses:** Part B coinsurance (20% of Medicare-approved expenses).
- **Blood:** First three pints of blood each year.

***Blue Cross and Blue Shield of Georgia is selling the following Standard Plans A, C, E, F and J as highlighted below as well as SmartChoice High Deductible Plan F.**

A*	B	C*	D	E*	F*	G	H	I	J*
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
		Part B Deductible			Part B Deductible				Part B Deductible
					Part B Excess (100%)	Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
			At-Home Recovery			At-Home Recovery		At-Home Recovery	At-Home Recovery \$1,600
							Basic Drugs (\$1,250 Limit)	Basic Drugs (\$1,250 Limit)	Extended Drugs (\$3,000 Limit)
				Preventive Care				Preventive Care	Preventive Care

Hospital Services Per Benefits Period

SERVICES	MEDICARE PAYS	BCBSGA PLAN PAYS				
		A	C	E	F	J
HOSPITALIZATION <i>Semi-private room and board, general nursing and miscellaneous services and supplies</i>						
First 60 days	All but \$876/benefit period	\$0	\$876*	\$876*	\$876*	\$876*
61st through 90th day	All but \$219 a day	\$219/day	\$219/day	\$219/day	\$219/day	\$219/day
91st day and after: While using 60 lifetime reserve days	All but \$438 a day	\$438/day	\$438/day	\$438/day	\$438/day	\$438/day
Once lifetime reserve days are used - additional 365 days	\$0	\$100 of Medicare eligible expenses	\$100 of Medicare eligible expenses	\$100 of Medicare eligible expenses	\$100 of Medicare eligible expenses	\$100 of Medicare eligible expenses
- Beyond the additional 365 days	\$0	\$0	\$0	\$0	\$0	\$0
For most outpatient mental health services	50%	50%	50%	50%	50%	50%
SKILLED NURSING CARE <i>In a facility approved by Medicare. Confinement must meet Medicare standards. You must have been in a hospital for at least 3 days and enter the facility within 30 days after discharge.</i>						
First 20 days	All approved amounts	\$0	\$0	\$0	\$0	\$0
21st through 100th day	All but \$109.50 a day	\$0	Up to \$109.50/day	Up to \$109.50/day	Up to \$109.50/day	Up to \$109.50/day
101st day and after	\$0	\$0	\$0	\$0	\$0	\$0
BLOOD						
First three pints	\$0	3 pints	3 pints	3 pints	3 pints	3 pints
Additional amounts	100%	\$0	\$0	\$0	\$0	\$0
HOSPICE CARE <i>Available as long as your doctor certifies you are terminally ill and you elect to receive these services</i>	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	\$0	\$0	\$0	\$0

* Part A deductible

Medical Services Per Calendar Year

SERVICES	MEDICARE PAYS	BCBSGA PLAN PAYS				
		A	C	E	F	J
MEDICAL EXPENSES <i>Eligible expenses for physician's services, inpatient and outpatient medical services and surgical supplies, physical and speech therapy, diagnostic tests and durable medical equipment.¹</i>						
First \$100 of Medicare approved amounts (Part B deductible) ²	\$0	\$0	\$100 Part B deductible	\$0	\$100 Part B deductible	\$100 Part B deductible
Remainder of Medicare approved amounts	\$80	20%	20%	20%	20%	20%
Part B excess charges (above Medicare approved amounts)	\$0	\$0	\$0	\$0	100%	100%
BLOOD						
First three pints	\$0	All costs	All costs	All costs	All costs	All costs
Next \$100 of Medicare approved amounts	\$0	\$0	\$100 Part B deductible	\$0	\$100 Part B deductible	\$100 Part B deductible
CLINICAL LABORATORY SERVICES <i>Blood tests for diagnostic services</i>	\$100	\$0	\$0	\$0	\$0	\$0
MEDICARE PARTS A AND B: HOME HEALTH CARE <i>Medically necessary skilled care services and medical supplies</i>	\$100	\$0	\$0	\$0	\$0	\$0
Durable medical equipment: First \$100 of Medicare approved amounts	\$100	\$0	\$100 Part B deductible	\$0	\$100 Part B deductible	\$100 Part B deductible
Remainder of Medicare approved amounts	80%	20%	20%	20%	20%	20%

¹ SmartChoice High Deductible Plan F participants must first pay the \$1,690 deductible.

² Once you have been billed for \$100 of Medicare approved amounts for covered services, your Part B deductible will have been met for the calendar year.

BCBSGA PLAN PAYS after deductible	YOU PAY					YOU PAY after deductible
SMARTCHOICE HIGH DEDUCTIBLE PLAN F PLAN PAYS AFTER YOUR HAVE MET THE \$1,690 DEDUCTIBLE	A	C	E	F	J	SMARTCHOICE HIGH DEDUCTIBLE PLAN F AFTER MEETING THE \$1,690 DEDUCTIBLE YOU PAY:
\$876 after you have met deductible	\$876*	\$0	\$0	\$0	\$0	\$0
\$219 after you have met deductible	\$0	\$0	\$0	\$0	\$0	\$0
\$438/day after you have met deductible	\$0	\$0	\$0	\$0	\$0	\$0
100% of Medicare eligible expenses after you have met deductible	\$0	\$0	\$0	\$0	\$0	\$0
\$0	All costs	All costs	All costs	All costs	All costs	All costs after you have met deductible
50% after you have met deductible	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
Up to \$109.50/day after you have met deductible	Up to \$109.50/ day	\$0	\$0	\$0	\$0	\$0
\$0	All costs	All costs	All costs	All costs	All costs	All costs after you have met deductible
3 pints after you have met deductible	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	Balance	Balance	Balance	Balance	Balance	Balance after you have met deductible

BCBSGA PLAN PAYS after deductible	YOU PAY					YOU PAY after deductible
SMARTCHOICE HIGH DEDUCTIBLE PLAN F PLAN PAYS AFTER YOUR HAVE MET THE \$1,690 DEDUCTIBLE	A	C	E	F	J	SMARTCHOICE HIGH DEDUCTIBLE PLAN F AFTER MEETING THE \$1,690 DEDUCTIBLE YOU PAY:
\$100 after you have met deductible	\$100 Part B deductible	\$0	\$100 Part B deductible	\$0	\$0	\$0
20% after you have met deductible	\$0	\$0	\$0	\$0	\$0	\$0
100% after you have met deductible	All costs	All costs	All costs	\$0	\$0	\$0
All costs	\$0	\$0	\$0	\$0	\$0	\$0
\$100 Part B deductible after you have met deductible	\$100 Part B deductible	\$0	\$100 Part B deductible	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$100 Part B deductible after you have met deductible	\$100 Part B deductible	\$0	\$100 Part B deductible	\$0	\$0	\$0
20% after you have met deductible	\$0	\$0	\$0	\$0	\$0	\$0

Other Benefits Not Covered By Medicare

SERVICES	MEDICARE PAYS	BCBSGA PLAN PAYS					
		A	C	E	F	J	
FOREIGN TRAVEL <i>Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA</i>							
First \$250 each calendar year	\$0	\$0	\$0	\$0	\$0	\$0	
Remainder of charges	\$0	\$0	80% to a lifetime maximum benefit of \$50,000	80% to a lifetime maximum benefit of \$50,000	80% to a lifetime maximum benefit of \$50,000	80% to a lifetime maximum benefit of \$50,000	
PREVENTIVE MEDICAL CARE BENEFITS <i>Annual physical and preventive tests and services, such as fecal occult blood test, digital rectum exam, mammogram, hearing screening, dipstick urinalysis, diabetes screening, thyroid function test, tetanus and diphtheria booster and education administered or ordered by your doctor when not ordered by Medicare</i>							
First \$120 each calendar year	\$0	\$0	\$0	\$120	\$0	\$120	
Additional charges	\$0	\$0	\$0	\$0	\$0	\$0	
BASIC OUTPATIENT PRESCRIPTION DRUGS NOT COVERED BY MEDICARE							
First \$250 each calendar year	\$0	\$0	\$0	\$0	\$0	50% to a yearly maximum benefit of \$3,000	
AT-HOME RECOVERY <i>Up to \$1,600 per year for short-term at-home assistance</i>	\$0	\$0	\$0	\$0	\$0	Up to \$40 per visit for 7 visits a week - Up to 8 weeks	

BCBSGA PLAN PAYS after deductible	YOU PAY					YOU PAY after deductible
SMARTCHOICE HIGH DEDUCTIBLE PLAN F PLAN PAYS AFTER YOU HAVE MET THE \$1,690 DEDUCTIBLE	A	C	E	F	J	SMARTCHOICE HIGH DEDUCTIBLE PLAN F AFTER MEETING THE \$1,690 DEDUCTIBLE YOU PAY:
\$0	All costs	\$250	\$250	\$250	\$250	\$250
80% to a lifetime maximum benefit of \$50,000 after you have met deductible	All costs	20% and amounts over the \$50,000 lifetime maximum	20% and amounts over the \$50,000 lifetime maximum	20% and amounts over the \$50,000 lifetime maximum	20% and amounts over the \$50,000 lifetime maximum	20% and amounts over the \$50,000 lifetime maximum after you have met deductible
\$120 after you have met deductible	All costs	All costs	\$0	All costs	\$0	\$0
	All costs	All costs	All costs	All costs	All costs	All costs after you have met deductible
All but applicable copays after you have met deductible ¹	All costs	All costs	All costs	All costs	\$250 calendar year deductible and 50% and amounts over \$3,000 yearly maximum	\$12 retail copay \$15 mail order copay ¹
\$0	All costs	All costs	All costs	All costs	Balance	All costs after you have met deductible

¹Unlimited generic prescription drug coverage. Brand prescription drugs not covered.

Read Your Policy Carefully

This document is only an outline that describes your policy's most important features. The policy is your insurance contract. Please read it entirely to understand your rights and duties as well as ours.

Policy Replacement

If you are replacing another insurance policy, do not cancel it until you have actually received your new policy and are sure it meets your needs.

Please Note: Your 65Plus policy may not fully cover all your medical costs.

Neither Blue Cross and Blue Shield of Georgia, nor its Agents are affiliated 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 Handbook* for complete details.

30-Day Guarantee of Satisfaction

We want you to be completely satisfied with your 65Plus plan. If you are not satisfied, or you change your mind for any reason, simply write to us within 30 days of the date your coverage becomes effective and send us your policy and membership card. We will cancel your insurance and refund your premium in full, with no questions asked and no further obligation.

Return your policy to:

**Blue Cross and Blue Shield of Georgia
Membership & Billing
MailStop: G30410
2357 WARM SPRINGS RD
Columbus, GA 31904**

Easy Application Process:

After reviewing this brochure, please read the Outline of Medicare Supplement Coverage charts to find out what each 65Plus plan covers. Select your plan on the application form, and answer all of the questions. Please contact your insurance agent if you need help completing the application form.

Send your application as soon as possible in the postage paid envelope to:

**Blue Cross and Blue Shield of Georgia
P.O. Box 4445
Atlanta, GA 30302-9823**

Please remember to include a check for your first month's premium made payable to:

Blue Cross and Blue Shield of Georgia

Automatic Claim Filing

With 65Plus, you have virtually no claims forms to fill out. We handle all of the paperwork for most claims and pay your doctor and hospital directly. Your Medicare-eligible doctor and hospital claims will be paid regardless of the number of claims you make or how sick you become.

Convenience of Automatic Checking Account Deduction

If you choose Blue Cross and Blue Shield's Monthly Checking Account Deduction Program, your monthly premium will be withdrawn directly from your checking account on the fifth day of each month. Your bank statement will document this checking account deduction. To find out more about this convenient service, contact your Agent or Blue Cross and Blue Shield of Georgia customer care at (800) 718-8831.

INSIDE BACK COVER (DOES NOT PRINT)



**BlueCross
BlueShield**
of Georgia

Blue Cross and Blue Shield of Georgia

3350 Peachtree Road, N.E.

Atlanta, GA 30326

www.bcbsga.com

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