



Medicare Supplement Insurance plan benefits

(Outline of Coverage)

Plans A, F, G & N

**Anthem Blue Cross and Blue Shield
Indiana 2023**

This booklet includes:

2023 Premium Rates

2023 Medicare deductibles, copays and maximum out-of-pocket costs

Call toll-free 866-649-2033 with questions.

Administrative Office: P.O. Box 659816, San Antonio, TX 78265-9116

Benefit Chart of Medicare Supplement Plans Sold for Effective Dates on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare Supplement plans.

Every company must make Plan "A" available. Some plans may not be available. Only applicants **first** eligible for Medicare before 2020 may purchase Plans C, F and high deductible F.

Plans shown in gray are available for purchase to those age 65 and over.

Note: A "✓" means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A	B	D	G ¹	K	L	M	N	C	F ¹
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ¹
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit in 2023 ²					\$6,940 ²	\$3,470 ²				

¹ Plans F and G also have a high deductible option, which require first paying a plan deductible of \$2,700 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. We do not offer High Deductible Plans F or G.

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

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

Finding the right plan for you

Plans A, F, G, & N | Effective January 1, 2023
Premiums can change.

Next steps

- Compare the individual plan pages
- Choose the plan that meets your needs

Find your premium

Premiums for the plan you choose are determined by several factors, including age, county you live in, tobacco use and gender. Premium may adjust in the future as a result of the cost of medical services and supplies, but not because of age.

How to find your premium



Step 1:
Find your county



Step 2:
Use the premium table
that applies to you
(non-tobacco / tobacco)



**Start
comparing premiums**

How to save on your monthly premium

Pay yearly or with automatic bank draft

- Save up to \$48 when you pay your premium for the year.
- Save \$2 a month when you pay by automatic bank draft.

Household Discount Program

- Save 5% when more than one member in your household is enrolled in one of our Medicare Supplement insurance plans.†



Ready to enroll?

Go to the Application section of this booklet.

† Available on coverage effective dates June 1, 2010 or after. Members must occupy the same housing unit.

Finding your monthly premium

Plans A, F, G, & N | Effective January 1, 2023

Premiums can change.

Step 1: Determine your Rating Area | County Area Guide



Find the county you live in from the list below.



Got your Rating Area?

Now you are ready to go to **Step 2**.

Area 1	Area 2	Area 3
<ul style="list-style-type: none">• Boone• Hamilton• Hancock• Johnson• Monroe• Morgan• Shelby• St Joseph	All counties outside of Areas 1 & 3	<ul style="list-style-type: none">• Jasper• La Porte• Lake• Newton• Porter• Starke

Finding your monthly premium

Plans A, F, G, & N | Effective January 1, 2023

Premiums can change. Premium is based upon your tobacco usage, age, area, gender and plan.

Find your premium

Table 1 | Non-tobacco

If you have not used tobacco products in the past 12 months, use this table.

Area 1

Age *	Male				Female			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	\$165.86	\$184.31	\$130.98	\$132.60	\$149.84	\$163.29	\$118.35	\$119.81
66	174.57	197.26	138.25	139.98	157.70	175.02	124.90	126.44
67	183.27	210.18	145.50	147.32	165.58	186.69	131.46	133.10
68	191.96	223.14	152.76	154.65	173.42	198.40	138.01	139.73
69	200.64	236.08	160.01	162.02	181.28	210.10	144.56	146.38
70	209.31	249.02	167.27	169.36	189.11	221.78	151.12	153.02
71	218.02	261.97	174.53	176.70	196.97	233.48	157.70	159.66
72	226.69	274.91	181.78	184.05	204.80	245.20	164.24	166.28
73	235.39	287.85	189.03	191.38	212.66	256.88	170.79	172.93
74	244.07	300.83	196.30	198.75	220.52	268.57	177.35	179.55
75	252.78	313.75	203.56	206.11	228.38	280.26	183.92	186.20
76	261.45	326.71	210.81	213.44	236.20	291.97	190.44	192.84
77	270.15	339.65	218.07	220.79	244.07	303.66	197.01	199.48
78	278.85	352.59	225.34	228.15	251.95	315.36	203.58	206.12
79	287.54	365.54	232.59	235.48	259.78	327.04	210.14	212.77
80	296.24	378.50	239.83	242.82	267.65	338.77	216.67	219.38
81	296.24	378.50	239.83	242.82	267.65	338.77	216.67	219.38
82	296.24	378.50	239.83	242.82	267.65	338.77	216.67	219.38
83	296.24	378.50	239.83	242.82	267.65	338.77	216.67	219.38
84+	296.24	378.50	239.83	242.82	267.65	338.77	216.67	219.38

Under Age 65 Premiums –

For those qualified for Medicare by reason other than age.

Male Plan A	Female Plan A
\$689.07	\$689.07

*Attained age as of the coverage effective date

Finding your monthly premium

Plans A, F, G, & N | Effective January 1, 2023

Premiums can change. Premium is based upon your tobacco usage, age, area, gender and plan.

Find your premium

(continued)

Table 1 | Non-tobacco

If you have not used tobacco products in the past 12 months, use this table.

Area 2

Age*	Male				Female			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	\$177.46	\$199.49	\$140.13	\$141.87	\$160.31	\$177.03	\$126.62	\$128.19
66	186.76	213.36	147.90	149.75	168.74	189.56	133.63	135.30
67	196.06	227.17	155.67	157.62	177.15	202.05	140.64	142.40
68	205.36	241.07	163.43	165.47	185.53	214.58	147.67	149.49
69	214.65	254.89	171.20	173.33	193.94	227.10	154.67	156.61
70	223.93	268.74	178.96	181.19	202.33	239.60	161.69	163.70
71	233.25	282.60	186.74	189.06	210.75	252.10	168.72	170.83
72	242.53	296.46	194.48	196.91	219.13	264.64	175.70	177.90
73	251.83	310.28	202.24	204.77	227.52	277.15	182.72	184.99
74	261.14	324.16	210.02	212.62	235.92	289.66	189.74	192.10
75	270.44	337.99	217.78	220.51	244.33	302.16	196.76	199.20
76	279.72	351.84	225.53	228.36	252.71	314.68	203.76	206.32
77	289.02	365.71	233.30	236.23	261.14	327.19	210.79	213.42
78	298.34	379.55	241.08	244.08	269.56	339.72	217.80	220.53
79	307.64	393.40	248.84	251.94	277.93	352.22	224.82	227.63
80	316.94	407.27	256.59	259.79	286.34	364.74	231.83	234.71
81	316.94	407.27	256.59	259.79	286.34	364.74	231.83	234.71
82	316.94	407.27	256.59	259.79	286.34	364.74	231.83	234.71
83	316.94	407.27	256.59	259.79	286.34	364.74	231.83	234.71
84+	316.94	407.27	256.59	259.79	286.34	364.74	231.83	234.71

Under Age 65 Premiums –
For those qualified for Medicare by reason other than age.

Male Plan A	Female Plan A
\$689.07	\$689.07

*Attained age as of the coverage effective date

Finding your monthly premium

Plans A, F, G, & N | Effective January 1, 2023

Premiums can change. Premium is based upon your tobacco usage, age, area, gender and plan.

Find your premium

(continued)

Table 1 | Non-tobacco

If you have not used tobacco products in the past 12 months, use this table.

Area 3

Age*	Male				Female			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	\$209.04	\$240.91	\$176.80	\$179.00	\$188.84	\$214.44	\$159.73	\$161.73
66	219.99	257.25	186.62	188.92	198.76	229.20	168.58	170.69
67	230.98	273.52	196.39	198.85	208.68	243.91	177.43	179.67
68	241.92	289.87	206.19	208.76	218.55	258.67	186.28	188.60
69	252.88	306.18	215.99	218.69	228.45	273.42	195.15	197.56
70	263.79	322.48	225.78	228.61	238.34	288.15	204.00	206.54
71	274.77	338.80	235.58	238.53	248.24	302.90	212.86	215.50
72	285.69	355.13	245.36	248.43	258.12	317.65	221.67	224.46
73	296.65	371.42	255.16	258.33	268.01	332.37	230.53	233.40
74	307.61	387.75	264.97	268.26	277.91	347.13	239.38	242.38
75	318.57	404.06	274.78	278.19	287.82	361.85	248.24	251.34
76	329.50	420.38	284.54	288.11	297.68	376.61	257.08	260.28
77	340.47	436.69	294.35	298.03	307.61	391.34	265.94	269.25
78	351.42	453.01	304.16	307.96	317.52	406.09	274.80	278.22
79	362.40	469.32	313.96	317.87	327.40	420.80	283.65	287.18
80	373.35	485.66	323.72	327.76	337.32	435.57	292.47	296.11
81	373.35	485.66	323.72	327.76	337.32	435.57	292.47	296.11
82	373.35	485.66	323.72	327.76	337.32	435.57	292.47	296.11
83	373.35	485.66	323.72	327.76	337.32	435.57	292.47	296.11
84+	373.35	485.66	323.72	327.76	337.32	435.57	292.47	296.11

Under Age 65 Premiums –
For those qualified for Medicare by reason other than age.

Male Plan A	Female Plan A
\$689.07	\$689.07

*Attained age as of the coverage effective date

Finding your monthly premium

Plans A, F, G, & N | Effective January 1, 2023

Premiums can change. Premium is based upon your tobacco usage, age, area, gender and plan.

Find your premium

Table 2 | For tobacco users

If you have used tobacco products in the past 12 months, use this table.

Area 1

Age*	Male				Female			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	\$185.76	\$206.43	\$146.70	\$148.51	\$167.82	\$182.88	\$132.55	\$134.19
66	195.52	220.93	154.84	156.78	176.62	196.02	139.89	141.61
67	205.26	235.40	162.96	165.00	185.45	209.09	147.24	149.07
68	215.00	249.92	171.09	173.21	194.23	222.21	154.57	156.50
69	224.72	264.41	179.21	181.46	203.03	235.31	161.91	163.95
70	234.43	278.90	187.34	189.68	211.80	248.39	169.25	171.38
71	244.18	293.41	195.47	197.90	220.61	261.50	176.62	178.82
72	253.89	307.90	203.59	206.14	229.38	274.62	183.95	186.23
73	263.64	322.39	211.71	214.35	238.18	287.71	191.28	193.68
74	273.36	336.93	219.86	222.60	246.98	300.80	198.63	201.10
75	283.11	351.40	227.99	230.84	255.79	313.89	205.99	208.54
76	292.82	365.92	236.11	239.05	264.54	327.01	213.29	215.98
77	302.57	380.41	244.24	247.28	273.36	340.10	220.65	223.42
78	312.31	394.90	252.38	255.53	282.18	353.20	228.01	230.85
79	322.04	409.40	260.50	263.74	290.95	366.28	235.36	238.30
80	331.79	423.92	268.61	271.96	299.77	379.42	242.67	245.71
81	331.79	423.92	268.61	271.96	299.77	379.42	242.67	245.71
82	331.79	423.92	268.61	271.96	299.77	379.42	242.67	245.71
83	331.79	423.92	268.61	271.96	299.77	379.42	242.67	245.71
84+	331.79	423.92	268.61	271.96	299.77	379.42	242.67	245.71

Under Age 65 Premiums –
For those qualified for Medicare by reason other than age.

Male Plan A	Female Plan A
\$771.76	\$771.76

*Attained age as of the coverage effective date

Finding your monthly premium

Plans A, F, G, & N | Effective January 1, 2023

Premiums can change. Premium is based upon your tobacco usage, age, area, gender and plan.

Find your premium

(continued)

Table 2 | For tobacco users

If you have used tobacco products in the past 12 months, use this table.

Area 2

Age *	Male				Female			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	\$198.76	\$223.43	\$156.95	\$158.89	\$179.55	\$198.27	\$141.81	\$143.57
66	209.17	238.96	165.65	167.72	188.99	212.31	149.67	151.54
67	219.59	254.43	174.35	176.53	198.41	226.30	157.52	159.49
68	230.00	270.00	183.04	185.33	207.79	240.33	165.39	167.43
69	240.41	285.48	191.74	194.13	217.21	254.35	173.23	175.40
70	250.80	300.99	200.44	202.93	226.61	268.35	181.09	183.34
71	261.24	316.51	209.15	211.75	236.04	282.35	188.97	191.33
72	271.63	332.04	217.82	220.54	245.43	296.40	196.78	199.25
73	282.05	347.51	226.51	229.34	254.82	310.41	204.65	207.19
74	292.48	363.06	235.22	238.13	264.23	324.42	212.51	215.15
75	302.89	378.55	243.91	246.97	273.65	338.42	220.37	223.10
76	313.29	394.06	252.59	255.76	283.04	352.44	228.21	231.08
77	323.70	409.60	261.30	264.58	292.48	366.45	236.08	239.03
78	334.14	425.10	270.01	273.37	301.91	380.49	243.94	246.99
79	344.56	440.61	278.70	282.17	311.28	394.49	251.80	254.95
80	354.97	456.14	287.38	290.96	320.70	408.51	259.65	262.88
81	354.97	456.14	287.38	290.96	320.70	408.51	259.65	262.88
82	354.97	456.14	287.38	290.96	320.70	408.51	259.65	262.88
83	354.97	456.14	287.38	290.96	320.70	408.51	259.65	262.88
84+	354.97	456.14	287.38	290.96	320.70	408.51	259.65	262.88

Under Age 65 Premiums –
For those qualified for Medicare by reason other than age.

Male Plan A	Female Plan A
\$771.76	\$771.76

*Attained age as of the coverage effective date

Finding your monthly premium

Plans A, F, G, & N | Effective January 1, 2023

Premiums can change. Premium is based upon your tobacco usage, age, area, gender and plan.

Find your premium

(continued)

Table 2 | For tobacco users

If you have used tobacco products in the past 12 months, use this table.

Area 3

Age*	Male				Female			
	Plan A	Plan F	Plan G	Plan N	Plan A	Plan F	Plan G	Plan N
65	\$234.12	\$269.82	\$198.02	\$200.48	\$211.50	\$240.17	\$178.90	\$181.14
66	246.39	288.12	209.01	211.59	222.61	256.70	188.81	191.17
67	258.70	306.34	219.96	222.71	233.72	273.18	198.72	201.23
68	270.95	324.65	230.93	233.81	244.78	289.71	208.63	211.23
69	283.23	342.92	241.91	244.93	255.86	306.23	218.57	221.27
70	295.44	361.18	252.87	256.04	266.94	322.73	228.48	231.32
71	307.74	379.46	263.85	267.15	278.03	339.25	238.40	241.36
72	319.97	397.75	274.80	278.24	289.09	355.77	248.27	251.40
73	332.25	415.99	285.78	289.33	300.17	372.25	258.19	261.41
74	344.52	434.28	296.77	300.45	311.26	388.79	268.11	271.47
75	356.80	452.55	307.75	311.57	322.36	405.27	278.03	281.50
76	369.04	470.83	318.68	322.68	333.40	421.80	287.93	291.51
77	381.33	489.09	329.67	333.79	344.52	438.30	297.85	301.56
78	393.59	507.37	340.66	344.92	355.62	454.82	307.78	311.61
79	405.89	525.64	351.64	356.01	366.69	471.30	317.69	321.64
80	418.15	543.94	362.57	367.09	377.80	487.84	327.57	331.64
81	418.15	543.94	362.57	367.09	377.80	487.84	327.57	331.64
82	418.15	543.94	362.57	367.09	377.80	487.84	327.57	331.64
83	418.15	543.94	362.57	367.09	377.80	487.84	327.57	331.64
84+	418.15	543.94	362.57	367.09	377.80	487.84	327.57	331.64

Under Age 65 Premiums –
For those qualified for Medicare by reason other than age.

Male Plan A	Female Plan A
\$771.76	\$771.76

*Attained age as of the coverage effective date

Important plan disclosures

Plans A, F, G, & N

Retain this outline for your records.

Premium information

We, Anthem, can only raise your premium if we raise the premium for all plans like yours in this State. We will recalculate your age each year and adjust your premium based on the new age band in January of each year up to the age cap.

Disclosures

Use this outline to compare benefits and premiums among policies.

Medicare deductibles and coinsurance amounts are effective as of January 1, 2023. Medicare may change their amounts annually.

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 Anthem.

Right to return policy

If you find that you are not satisfied with your policy, you may return it to us at our Administrative Office: P.O. Box 659806, San Antonio, TX 78265-9116. 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.

Notice

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

Neither Anthem 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 *Medicare and You* 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. 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.

Plan A

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 \$1,600	\$0	\$1,600 (Part A deductible)
61 st thru 90 th day	All but \$400 a day	\$400 a day	\$0
91 st day and after: • While using 60 lifetime reserve days	All but \$800 a day	\$800 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 \$200 a day	\$0	Up to \$200 a day
101 st day and after	\$0	\$0	All costs
Blood			
First 3 pints	\$0	3 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 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.

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

Plan A

(continued)

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's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$226 of Medicare Approved Amounts*	\$0	\$0	\$226 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges			
Above Medicare Approved Amounts	\$0	\$0	All costs
Blood			
First 3 pints	\$0	All costs	\$0
Next \$226 of Medicare Approved Amounts*	\$0	\$0	\$226 (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

Services	Medicare pays	Plan pays	You pay
Home Health Care – Medicare approved services			
◦ Medically necessary skilled care services and medical supplies	100%	\$0	\$0
◦ Durable medical equipment:			
– First \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Part B deductible)
– Remainder of Medicare approved amounts	80%	20%	\$0

* Once you have been billed \$226 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.

Plan F

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 \$1,600	\$1,600 (Part A deductible)	\$0
61 st thru 90 th day	All but \$400 a day	\$400 a day	\$0
91 st day and after:			
<ul style="list-style-type: none"> ◦ While using 60 lifetime reserve days 	All but \$800 a day	\$800 a day	\$0
<ul style="list-style-type: none"> ◦ Once lifetime reserve days are used: 			
<ul style="list-style-type: none"> – Additional 365 days 	\$0	100% of Medicare eligible expenses	\$0**
<ul style="list-style-type: none"> – 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 \$200 a day	Up to \$200 a day	\$0
101 st day and after	\$0	\$0	All costs
Blood			
First 3 pints	\$0	3 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 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.

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

Plan F

(continued)

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's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$226 of Medicare Approved Amounts*	\$0	\$226 (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges			
Above Medicare Approved Amounts	\$0	100%	\$0
Blood			
First 3 pints	\$0	All costs	\$0
Next \$226 of Medicare Approved Amounts*	\$0	\$226 (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

Services	Medicare pays	Plan pays	You pay
Home Health Care – Medicare approved services			
◦ Medically necessary skilled care services and medical supplies	100%	\$0	\$0
◦ Durable medical equipment:			
– First \$226 of Medicare approved amounts*	\$0	\$226 (Part B deductible)	\$0
– Remainder of Medicare approved amounts	80%	20%	\$0

* Once you have been billed \$226 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.

Other Benefits – not covered by Medicare

Services	Medicare pays	Plan pays	You pay
<p>Foreign Travel – not covered by Medicare Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA</p>			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Plan G

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 \$1,600	\$1,600 (Part A deductible)	\$0
61 st thru 90 th day	All but \$400 a day	\$400 a day	\$0
91 st day and after:			
◦ While using 60 lifetime reserve days	All but \$800 a day	\$800 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 \$200 a day	Up to \$200 a day	\$0
101 st day and after	\$0	\$0	All costs
Blood			
First 3 pints	\$0	3 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 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.

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

Plan G

(continued)

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's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$226 of Medicare Approved Amounts*	\$0	\$0	\$226 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges			
Above Medicare Approved Amounts	\$0	100%	\$0
Blood			
First 3 pints	\$0	All costs	\$0
Next \$226 of Medicare Approved Amounts*	\$0	\$0	\$226 (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

Services	Medicare pays	Plan pays	You pay
Home Health Care – Medicare approved services			
• Medically necessary skilled care services and medical supplies	100%	\$0	\$0
• Durable medical equipment:			
– First \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Part B deductible)
– Remainder of Medicare approved amounts	80%	20%	\$0

* Once you have been billed \$226 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.

Plan G

(continued)

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 maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

Plan N

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 \$1,600	\$1,600 (Part A deductible)	\$0
61 st thru 90 th day	All but \$400 a day	\$400 a day	\$0
91 st day and after: • While using 60 lifetime reserve days	All but \$800 a day	\$800 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 \$200 a day	Up to \$200 a day	\$0
101 st day and after	\$0	\$0	All costs
Blood			
First 3 pints	\$0	3 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 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.

** 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 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’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$226 of Medicare Approved Amounts*	\$0	\$0	\$226 (Part B deductible)
Remainder of Medicare Approved Amounts	Generally 80%	Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment 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.	Up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment 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.
Part B Excess Charges			
Above Medicare Approved Amounts	\$0	\$0	All costs
Blood			
First 3 pints	\$0	All costs	\$0
Next \$226 of Medicare Approved Amounts*	\$0	\$0	\$226 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0
Clinical Laboratory Services			
Tests for Diagnostic Services	100%	\$0	\$0

* Once you have been billed \$226 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.

Plan N

(continued)

Parts A & B Services

Services	Medicare pays	Plan pays	You pay
Home Health Care – Medicare approved services			
• Medically necessary skilled care services and medical supplies	100%	\$0	\$0
• Durable medical equipment:			
– First \$226 of Medicare approved amounts*	\$0	\$0	\$226 (Part B deductible)
– 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 maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

* Once you have been billed \$226 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.



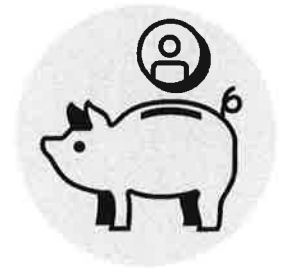
P.O. Box 659816
San Antonio, TX 78265-9116

Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. (AICI) and Community Insurance Company (CIC). Plans A, G & N are offered by AICI. Plan F is offered by CIC. Independent licensees of the Blue Cross Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

Improved household discounts

Sign up for Medicare Supplement and save more

We are excited to announce an increase to our Household Discount* for **new** Anthem Blue Cross and Blue Shield Medicare Supplement members. Those with a coverage effective date of January 1, 2023 or later and eligible for the Household Discount will get a 10 percent discount.



To be eligible for the Household Discount, enrollees must live with another Anthem Blue Cross and Blue Shield Medicare Supplement member. Members with an **original** Anthem Blue Cross and Blue Shield Medicare Supplement coverage effective date between June 1, 2010 and December 31, 2022 will get the current Household Discount of 5 percent.

Thank you for considering a Medicare Supplement plan with Anthem Blue Cross and Blue Shield.

* Household Discount does not include: assisted living facilities, retirement communities, group homes, senior-only apartment complexes, nursing home or any other health residential facilities. In Indiana, the eligible members must live in the same housing unit or be married (either living together or in separate housing units).

Enrollment Instructions



4 ways you can enroll



Fill out your application online at **anthem.com** (fastest).



Give us a call at **866-803-5169**.



Work directly with your insurance agent.



Fill out the paper application and fax or mail it.

Application checklist

- Find the plan you want.
- Fill out all sections that apply to you.
- Choose how to pay your monthly premium. If you choose Automatic Bank Draft, please send the Premium Payment Form.
- Sign and date the application and submit it. (It's a good idea to keep a copy for your own records.)

If you're faxing or mailing the application, please include any additional forms.

Fax (preferred)
844-236-7967

Mail
Anthem Blue Cross and Blue Shield
P.O. Box 659816
San Antonio, TX 78265-9116

**We're here to help
if you have questions
866-803-5169**

PLEASE NOTE

- You must live in Indiana for this plan.
- You will want to submit your application within 90 days of the signature date. Your requested effective date must be within 180 days of application signature for guaranteed acceptance applicants, and 90 days for applicants subject to medical underwriting.

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Application for Medicare Supplement and Anthem Extras – Indiana

Anthem Blue Cross and Blue Shield
P.O. Box 659816 • San Antonio, TX 78265-9116

Do you currently have an Anthem Medicare Supplement Plan? Yes No

SECTION 1

1A. Applicant information (Use black ink and print your name as it appears on your Medicare ID card.)

Last name		First name		MI	Sex <input type="checkbox"/> M <input type="checkbox"/> F
Home street address (physical address, not a P.O. Box)					Apt #
City	County	State	Zip code		
Mailing address (if different than above)	City	State	Zip code		
Billing address (if different than above)	City	State	Zip code		
Date of birth (MM/DD/YYYY)	Phone number				
Email address					

Language Preference: English Spanish Chinese Vietnamese Other _____

1B. Eligibility and plan choice

If applying due to a **Guaranteed Issue** situation, see the **Guaranteed Issue (GI) Guidelines**, attached to this application for your plan options. Timeframe to enroll may be limited.

Requested policy effective date: _____ / _____ / _____
MM DD YYYY

i Coverage is effective as of the 1st of the month following approval of your completed application unless continuation of coverage requires you to request a date other than the 1st of the month.

Please complete the information below using your Medicare ID card (include all letters and numbers).

Medicare number: _____

Hospital (Part A) effective date: _____ / **01** / _____
MM DD YYYY

Medical (Part B) effective date: _____ / **01** / _____
MM DD YYYY

Have you used tobacco products of any form (including e-cigs) in the past 12 months? Yes No

Check whether you are in Open Enrollment, a Guaranteed Issue situation or are a Medicare qualified individual under the age of 65, then make your plan selection:

A. Open Enrollment: Turning age 65 **OR** Enrolling in Medicare Part B for the first time

1B. Eligibility and plan choice *(continued)*

B. **Guaranteed Issue situation #** _____ (verify your plan options in the GI Guidelines)
 Plan A Plan F* Plan G Plan N

✓ After choosing your plan, if you **checked A or B** above you can **PROCEED TO Section 3.**

✗ If you **did not** check **A or B** above, you will need to **PROCEED TO Section 2.**

C. **Medicare Eligible:** **Under age 65 and within six (6) months** of enrollment into Medicare Part B.
If you are outside the six (6) months, you are not eligible to enroll.

Plan A

• Do you have End-Stage Renal Disease (ESRD)? Yes No
(If you answered YES to the ESRD question above, you do not qualify.)

✓ After choosing your plan **PROCEED TO Section 3.**

➡ If replacing a Medicare Supplement or Medicare Advantage plan, please be sure to complete and return the **Notice of Replacement of Coverage** form and submit with your application.

*Plan F is available to those who first became eligible for Medicare before January 1, 2020.

SECTION 2: MEDICAL QUESTIONS

Health history and medical provider information

2A.

Complete this section only when you are not in your **Open Enrollment Period** or when you are not eligible for **Guarantee Issue**. Please provide complete and accurate answers to the questions. Failure to provide complete and accurate information in any part of this application may result in future denial of benefits or rescission of coverage.

If you answer **“Yes”** to any of the following questions (in **Section 2A**), you are **NOT eligible** at this time to enroll. If your health status changes in the future allowing a "No" response to the questions, please submit a new application.

1. Are you currently bed ridden, hospitalized, in a nursing or assisted living facility and require help with activities of daily living (ADL), receiving home healthcare, or using supplemental oxygen? (ADL includes bathing, transferring, toileting, eating, dressing, or dependent on a wheelchair or other motorized mobility device.) Yes No

2. In the past 12 months have you been admitted to a hospital, skilled nursing facility, or rehabilitation facility or advised to have surgery, treatment or testing? (Treatment includes but is not limited to joint replacement, organ transplant, surgery for cancer, back or spine surgery, heart or vascular surgery, medical treatment that would require an inpatient admittance.) Yes No

3. At any time have you been medically diagnosed, been treated, taken medications, or had surgery or any kind of treatment recommended for any of the following:
A. Diabetes that requires use of insulin, or with any complications including uncontrolled blood sugar, history of stroke, TIA, heart attack, neuropathy, renal insufficiency, or retinopathy Yes No

B. Chronic Kidney Disease, kidney/renal failure, kidney/renal dialysis, End Stage Renal Disease (ESRD), cirrhosis or necrosis of the liver, any organ transplant except cornea Yes No

2A. Health history and medical provider information (continued)

- C. Emphysema, Chronic Obstructive Pulmonary Disease (COPD), Pulmonary Fibrosis, Cystic Fibrosis Yes No
 - D. Congestive Heart Failure, cardiomyopathy, unoperated aneurysm, heart Pacemaker, defibrillator..... Yes No
 - E. Cerebral Palsy, Myasthenia Gravis, Muscular Dystrophy, Multiple Sclerosis, Parkinson's, Lou Gehrig's Disease (ALS), Alzheimer's Disease, Dementia, Organic Brain Disorder..... Yes No
 - F. Multiple Myeloma, Lymphoma, Leukemia, Non-Hodgkin's or Hodgkin's Disease, had Chemotherapy, Blood Coagulation Defect, Hemophilia..... Yes No
 - G. Any acquired immune deficiency disorder (AIDS), AIDS-Related Complex (ARC), or HIV positive?..... Yes No
4. Within the past 12 months has a medical professional advised or recommended that you have treatment, further diagnosis, therapy, diagnostic testing, or surgery (to include joint replacement surgery), that has not yet been performed, or do you have any pending test results? Yes No

If all questions are answered “No,” please continue to **Section 2B**.

REMINDER: If you answered “Yes” to any of the questions above, you are **NOT** eligible to enroll at this time.

2B. Health history and medical provider information (continued)

Complete this section only if you answered “No” to every question in **Section 2A**.

1. **In the past 3 years (36 months)**, have you been medically diagnosed, treated or advised to have treatment for, tests, surgery or prescription medications for any of the following? Please answer “yes or no”, and **if “yes”**, provide details under **Question 5**.
- A. Internal cancer, carcinoma, melanoma or radiation therapy Yes No
 - B. Alcoholism, drug abuse, or Schizophrenia Yes No
 - C. Heart attack, heart bypass, Ventricular Fibrillation, Atrial Fibrillation (AFib), Peripheral Vascular Disease, stroke, Transient Ischemic Attack (TIA), aneurysm repair, valve replacement, angioplasty, stent Yes No
 - D. Rheumatoid Arthritis, Lupus Yes No
2. Within the last 3 years have you been hospitalized, treated at an outpatient facility, or emergency room. **If yes**, provide details to include the medical diagnosis or condition, date, treatment received, including any medications prescribed and any further treatment needed, under **Question 5**..... Yes No
3. Provide a list of any other medical conditions you have. Include details of treatment or surgery received, needed or recommended, any tests performed or recommended, and any medications currently taken or recommended, under **Question 5**.
4. List any physicians you've seen in the past 24 months under **Question 5**.

2B. Health history and medical provider information *(continued)*

5. Please use the table below to provide additional details to any "yes" answers in **Section 2B, (Questions 1, 2, 3 and 4)** above.

Question #	Medical condition #1		
Treatment dates	From ____ / ____ / ____	To ____ / ____ / ____	
Medication(s)	1.	2.	3.
Treating physician			
Question #	Medical condition #2		
Treatment dates	From ____ / ____ / ____	To ____ / ____ / ____	
Medication(s)	1.	2.	3.
Treating physician			
Question #	Medical condition #3		
Treatment dates	From ____ / ____ / ____	To ____ / ____ / ____	
Medication(s)	1.	2.	3.
Treating physician			

Use an additional sheet of paper to provide any additional information not previously disclosed.

Primary physician _____

Phone (_____) _____ Fax (_____) _____

2B. Health history and medical provider information (continued)

6. Please list any **additional medications** you have been prescribed to take, which have not been previously listed or disclosed on this application. List for what medical condition and the dates you started taking the medications, including injectables, and how often you take the medications.

Medication #1		Frequency	Dosage
Medication start date	Reason for medication (diagnosis)		

Medication #2		Frequency	Dosage
Medication start date	Reason for medication (diagnosis)		

Medication #3		Frequency	Dosage
Medication start date	Reason for medication (diagnosis)		

Use an additional sheet of paper if needed.

To the best of my knowledge and belief, all information on this application, including all information provided in the Health history and medical provider information section, is accurate, true, and complete. I understand that coverage may be cancelled or rescinded if Anthem Blue Cross and Blue Shield determines that information on this application is materially inaccurate, not true, or incomplete. I further understand that I must provide Anthem Blue Cross and Blue Shield with any new information that arises after the submission of this application but before my enrollment begins.

I understand that Anthem Blue Cross and Blue Shield may need to collect personal information about me from outside sources in order to approve my Medicare Supplement application. Personal and privileged information may only be disclosed to outside parties without my authorization if such disclosure is permitted by both the Health Insurance Portability and Accountability Act (HIPAA) Privacy Regulations (45 C.F.R. Parts 160 and 164) and state law. I also understand that under the HIPAA Privacy Regulations and state law, I have a right to see and correct personal information that Anthem Blue Cross and Blue Shield collects about me, and that I may receive a more detailed description of my rights under these laws by writing to Anthem Blue Cross and Blue Shield.

I hereby authorize, at the request of Anthem Blue Cross and Blue Shield, any medical professional, hospital, clinic or other medical or medically related facility, government agency or other medical person or firm, to disclose information, including copies of records concerning advice, care or treatment provided to me in order for Anthem Blue Cross and Blue Shield to review and evaluate my Medicare Supplement application. This authorization does not extend to the disclosure of a provider's notes taken during psychotherapy sessions that are maintained separately from the provider's other medical records. This authorization will expire upon completion of the application process. I understand that I may revoke this authorization at any time by giving written notice of my revocation to: Anthem Blue Cross and Blue Shield, P.O. Box 659816, San Antonio, TX 78265-9116.

2B. Health history and medical provider information (continued)

I understand that revocation of this authorization will not affect any action taken in reliance on this authorization before you received my written notice of revocation.

I give Anthem consent to contact me at the email address provided in **Section 1A** for questions related to my medical conditions.

Signature of applicant, or authorized representative (if applicable)*

Date



*If signed by an authorized representative, a copy of the authority to represent applicant must be attached to this application (such as a Power of Attorney).

SECTION 3

3A. How do you wish to pay your premium? (SEND NO MONEY NOW!)

Automated bank draft

Paper bill (Using billing address in Section 1A)

I would like my payment to be deducted automatically.

Monthly

My Premium Payment Form will be attached to this application.

Quarterly

Annual – save \$48 per year

Household discount (other household member) – save 5%:

When more than one member in the same household enrolls in a Medicare Supplement plan with us, both parties may qualify for our Household Discount.

Last name _____ First name _____ MI _____

Medicare number: _____

Anthem Member ID number (or application date): _____

3B. Anthem Extras Packages (optional benefits – additional premiums apply)

To be eligible for this coverage, you must be at least 65 years of age or older when the policy becomes effective. If you currently have dental coverage through Anthem Blue Cross and Blue Shield, please check the type of coverage.

Individual dental Group dental Identification number: _____

If you are still covered under this plan, leave "END" blank..... START ___/___/___ END ___/___/___

The **effective date** will be the same as the effective date in **Section 1B** of this application.

Anthem Extras offerings:

Standard

Premium Plus

Premium

Premium Plus Dental (**only**)

Billing/payment options:

Select One: Monthly Quarterly Semi-annual Annual

Select One: Paper statement (mailed to **billing address** in **Section 1A**)

Automatic bank draft (premium deducted same day as your effective date - **Premium Payment Form required**)

3C. Other coverage information

Important Statements

Please read the statements below, then answer all questions to the best of your knowledge.

1. You do not need more than one Medicare Supplement policy.

2. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.

3. You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy. If you are eligible for the Qualified Medicare Beneficiary (QMB) Program you cannot purchase a Medicare Supplement plan as it duplicates coverage.

4. If after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested during your entitlement to benefits under Medicaid, for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing Medicaid eligibility. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.

5. If you are eligible for, and have enrolled in a Medicare Supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare Supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing your employer or union-based group health plan. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.

6. Counseling services may be available in your state to provide advice concerning your purchase of Medicare Supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

RESPONSES TO THE FOLLOWING QUESTIONS ARE REQUIRED FOR YOUR PROTECTION.

To the best of your knowledge, please answer all questions by marking "Yes" or "No" with an "X". If you recently lost, are losing or replacing other health insurance coverage and received a notice stating you were eligible for guaranteed issue of a Medicare Supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare Supplement plans. **Please include a copy of the notice with your application.**

1. A. Did you turn age 65 in the last 6 months? Yes No
B. Did you enroll in Medicare Part B in the last 6 months? Yes No

If yes, what is the effective date? _____

3C. Other coverage information (continued)

2. Are you covered for medical assistance through the state Medicaid program? Yes No
NOTE TO APPLICANT: If you are participating in a "Spend-Down Program" and have not met your Share of Cost, please answer "NO" to this question.

If yes,

A. Will Medicaid pay your premiums for this Medicare Supplement policy? Yes No

B. Do you receive any benefits from Medicaid **other than** payments toward your Medicare Part B premium? Yes No

3. A. If you had coverage from any Medicare plan other than Original Medicare within the past 63 days (for example, a Medicare Advantage plan, like a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave "END" blank. (If you know your upcoming coverage end date, then enter that date).

..... START ____ / ____ / ____ END ____ / ____ / ____

B. **If ending**, indicate reason why your coverage is ending: _____

C. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy? Yes No

D. Was this your first time in this type of Medicare plan? Yes No

E. Did you drop a Medicare Supplement policy to enroll in the Medicare plan? Yes No

4. A. Do you currently have a Medicare Supplement policy in force? Yes No

B. **If yes**, Company: _____ Plan: _____

Do you intend to replace your current Medicare Supplement policy with this policy? Yes No

C. **If yes**, what is your "START" and expected "END" Date?

..... START ____ / ____ / ____ END ____ / ____ / ____

5. Have you had coverage under any other health insurance within the past 63 days? Yes No
(for example, an employer, union or individual plan)

A. **If yes**, Company: _____ Policy type: _____

B. **If yes**, what are your dates of coverage under the other policy? (If you are still covered under the other policy, leave "END" blank. If you know your coverage end date, then enter that date.)

..... START ____ / ____ / ____ END ____ / ____ / ____

C. **If ending**, indicate reason why your coverage is ending: _____

Voluntary Involuntary

3D. Authorizations and agreements

I, the applicant or my authorized representative:

1. affirm all answers provided on this application are true, complete and correct **(including information relating to Medicare coverage) and that any false statement or misrepresentation on the application may result in loss of coverage under the policy** and that it is my/our responsibility for accurately completing this application;
2. understand it is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits;
3. understand if coverage is rescinded for fraud or intentionally misleading statements Anthem Blue Cross and Blue Shield will reimburse any premium paid less any claims paid and I/we will be responsible for claims paid exceeding any premium paid;
4. understand that I/we are responsible for notifying Anthem Blue Cross and Blue Shield in writing of any new/changes to information on this application before coverage becomes effective that makes my application incorrect or incomplete;
5. understand if I am applying for coverage and am not in a guaranteed issue period that there is a six-month benefit waiting period for any condition that I received medical treatment or advice in the six months prior to the effective date of this Medicare Supplement policy. Prior health insurance coverage will be counted toward this 6-month benefit waiting period, if there is not a break in health insurance coverage greater than 63 days;
6. understand the selling agent (if applicable) has no authority to promise coverage or to modify the Company's underwriting policy, premium or terms of any Company coverage and that he/she may be compensated based on my enrollment;
7. understand upon acceptance that my application will become part of the agreement between the Company and myself;
8. authorize Anthem Blue Cross and Blue Shield to use and disclose my personal information when necessary for the operation of my health or other related activities and that Anthem Blue Cross and Blue Shield will comply with the HIPAA Privacy Rules and any disclosures will be done in accordance with applicable laws;
9. understand that my payment by check (or resubmission due to insufficient funds) may be converted to an electronic Automated Clearinghouse (ACH) debit transaction, that my check will not be returned to me and that this process will not enroll me in any automatic debit process;
10. acknowledge responsibility for any overdraft fees permitted by state law;
11. acknowledge receipt of:
 - Choosing a Medigap Policy: *A Guide to Health Insurance for People with Medicare*,
 - the *Outline of Coverage*, and a copy of this application

3E. Policy issuance Email is the fastest, easiest way to get important plan information.

I agree to receive electronically the following materials based on my email address provided in Section 1A:

- ✓ General information about my benefits, health programs and other services offered by Anthem that are available to me
- ✓ Important Plan documents:
 - Medicare's annual Notice of Change (includes upcoming changes to Medicare amounts)
 - Welcome Kit (including my Plan Policy)
 - Renewal Notices (including upcoming premium changes) No thanks, I prefer to get my important plan documents by paper mail.
- ✓ Medicare Supplement Explanation of Benefits (EOBs) (claims information)
 No thanks, I prefer to get my EOBs by paper mail.

I understand I can change my email preference at any time by logging into my secure member profile at www.anthem.com or calling the customer service number on the back of my Medicare Supplement plan ID card.

! *IMPORTANT: This application cannot be processed until the applicant signs below. By signing below, the applicant certifies that he/she understands and agrees to the Authorizations and Agreements outlined in this application.*

Please do not cancel your present coverage, if any, until you receive documentation from Anthem Blue Cross and Blue Shield, such as an ID card or written notification, showing that your application has been approved.

SEND NO MONEY NOW — PAYMENT IS NOT DUE UNTIL YOUR APPLICATION IS APPROVED.

Signature of applicant, or authorized representative (if applicable)*

Date



*If signed by an authorized representative, a copy of the authority to represent applicant must be attached to application (such as a Power of Attorney).

SECTION 4: AGENT/BROKER ONLY

4A. Agent/broker information

Before this form can be processed the agent/broker must be appointed with us.

Agent/broker's printed name:

Agent/broker #:

Agency #:

Agency name:

(Any commission will be processed using these identification numbers.)

Street address: _____

City: _____ State: _____ ZIP code: _____

Phone: (_____) _____

Fax: (_____) _____

Email: _____

4A. Agent/broker information (continued)

Attestation – please check one of the following:

- I did not assist this applicant in completing and/or submitting this application by phone, e-mail or in person.
- I certify that the applicant has read, or I have read to the applicant, the completed application. To the best of my knowledge, the information on this application is complete and accurate. I explained to the applicant, in easy-to-understand language, the risk to the applicant of providing inaccurate information and the applicant understood the explanation. I certify that the applicant realizes that any false statement or misrepresentation in the application may result in loss of coverage under the policy.

Agent: If you state any material fact that you know to be false, you are subject to a civil penalty.

List all health insurance policies sold to the applicant in the past five (5) years, either in force or not:

Company name	Policy/ certificate number	Type of coverage	Policy effective date	Policy term date (if applicable)

I have requested and received documentation that indicates that the policy applied for will not duplicate any health insurance coverage. I have verified the information in the Replacement Notice section.

Signature of agent/broker Date



Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. (AICI) and Community Insurance Company (CIC). Plans A, G & N and the Anthem Extras Packages are offered by AICI. Plan F is offered by CIC. Independent licensees of the Blue Cross Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

**Notice to Applicant Regarding Replacement of
Medicare Supplement Insurance or Medicare Advantage**

Anthem Blue Cross and Blue Shield

P.O. Box 659816 • San Antonio, TX 78265-9116

Save this notice! It may be important to you in the future.

According to information you have furnished, you intend to terminate your existing Medicare Supplement insurance or Medicare Advantage and replace it with a policy to be issued by Anthem Blue Cross and Blue Shield. Your new policy will provide thirty (30) days within which you may decide, without cost, whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

Statement to applicant by issuer, agent, broker or other representative:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare Supplement policy will not duplicate your existing Medicare Supplement or, if applicable, Medicare Advantage coverage, because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one):

- Additional benefits.
- No change in benefits, but lower premiums.
- Fewer benefits and lower premiums.
- My plan has outpatient prescription drug coverage and I am enrolling in Medicare Part D.
- Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment.

Other. (please specify) _____

- 1. Note:** If the issuer of the Medicare Supplement policy being applied for does not, or is otherwise prohibited from imposing pre-existing condition limitations, please skip to Statement 2 below. Health conditions which you may presently have (pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
- 2.** State law provides that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.
- 3.** If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the Application concerning your medical and health history. Failure to include all material medical information on an Application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the Application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.



(Signature of agent, broker or other representative)*
Typed name and address of issuer, agent or broker



(Applicant's signature)

(Date)

*Signature not required for direct response sales

**Notice to Applicant Regarding Replacement of
Medicare Supplement Insurance or Medicare Advantage**

Anthem Blue Cross and Blue Shield

P.O. Box 659816 • San Antonio, TX 78265-9116

Save this notice! It may be important to you in the future.

According to information you have furnished, you intend to terminate your existing Medicare Supplement insurance or Medicare Advantage and replace it with a policy to be issued by Anthem Blue Cross and Blue Shield. Your new policy will provide thirty (30) days within which you may decide, without cost, whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.


Statement to applicant by issuer, agent, broker or other representative:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare Supplement policy will not duplicate your existing Medicare Supplement or, if applicable, Medicare Advantage coverage, because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one):

- Additional benefits.
- No change in benefits, but lower premiums.
- Fewer benefits and lower premiums.
- My plan has outpatient prescription drug coverage and I am enrolling in Medicare Part D.
- Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment.
- Other. (please specify) _____

- 1. Note:** If the issuer of the Medicare Supplement policy being applied for does not, or is otherwise prohibited from imposing pre-existing condition limitations, please skip to Statement 2 below. Health conditions which you may presently have (pre-existing conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
- 2.** State law provides that your replacement policy or certificate may not contain new pre-existing conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to pre-existing conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.
- 3.** If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the Application concerning your medical and health history. Failure to include all material medical information on an Application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the Application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

 _____
(Signature of agent, broker or other representative)*
Typed name and address of issuer, agent or broker

 _____ (Applicant's signature) _____ (Date)

*Signature not required for direct response sales

**Medicare Supplement Insurance
Guaranteed Issue Guidelines**
Anthem Blue Cross and Blue Shield
P.O. Box 659816 • San Antonio, TX 78265-9116

The following situations may qualify you for guaranteed-issuance. **Please find the situation number that applies to you and note the number on the Application under the section titled Open Enrollment/Guaranteed Issue.**

During guaranteed-issue periods, companies must sell you one of the required Medicare Supplement insurance policies at the best price for your age, without a pre-existing condition benefit waiting period or medical underwriting. Based on the **situation number**, your plan options may vary.

Guaranteed issue right situation...	Anthem offers the following Medicare Supplement insurance plans, if you are eligible for Medicare when turning age 65...	When to apply for a Medicare Supplement insurance (Medigap) policy... (Days are Calendar Days)
<p># 1: You have a Medicare Advantage Plan, (like a HMO or PPO) and your plan is being discontinued or you move out of the plan's service area.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A or F. In addition, Anthem allows you to enroll into Plan N. • On or after 1/1/2020, Plan A or G. In addition, Anthem allows you to enroll into Plan N. 	<p>As early as 60 calendar days before the date your health care coverage will end, but no later than 63 calendar days after your health care coverage ends.</p>
<p># 2: You have Original Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare and that plan is voluntarily or involuntarily ending.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A or F. In addition, Anthem allows you to enroll into Plan G or N. • On or after 1/1/2020, Plan A or G. In addition, Anthem allows you to enroll into Plan N. 	<p>No later than 63 calendar days after the latest of these 3 dates:</p> <ul style="list-style-type: none"> • Date the coverage ends. • Date on the notice you get telling you that coverage is ending (if you get one). • Date on a claim denial, if this is the only way you know that your coverage ended.
<p># 3: You have Original Medicare and a Medicare SELECT policy. You move out of the Medicare SELECT policy's service area.</p> <p>You can keep your Medicare Supplement insurance policy, or you may want to switch to another Medicare Supplement insurance policy.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A or F. In addition, Anthem allows you to enroll into Plan N. • On or after 1/1/2020, Plan A or G. In addition, Anthem allows you to enroll into Plan N. 	<p>As early as 60 calendar days before the date your health care coverage will end, but no later than 63 calendar days after your health care coverage ends.</p>

**Medicare Supplement Insurance
Guaranteed Issue Guidelines**

Anthem Blue Cross and Blue Shield

P.O. Box 659816 • San Antonio, TX 78265-9116

Guaranteed issue right situation...	Anthem offers the following Medicare Supplement insurance plans, if you are eligible for Medicare when turning age 65...	When to apply for a Medicare Supplement insurance (Medigap) policy... (Days are Calendar Days)
<p># 4: (Trial Right) You joined a Medicare Advantage Plan (like an HMO or PPO) or Programs of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A, F, G or N. • On or after 1/1/2020, Plan A, G or N. 	<p>As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.</p> <p>Note: Your rights may last for an extra 12 months under certain circumstances.</p>
<p># 5: (Trial Right) You dropped a Medicare Supplement insurance policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time; you have been in the plan less than a year, and you want to switch back.</p>	<p>The Medicare Supplement insurance policy you had before you joined the Medicare Advantage Plan or Medicare SELECT policy, if the same insurance company you had before still sells it. If your former Medicare Supplement insurance policy isn't available, you can buy a Plan from any carrier based on when you became eligible for Medicare when turning age 65:</p> <ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A or F. In addition, Anthem allows you to enroll into Plan N. • On or after 1/1/2020, Plan A or G. In addition, Anthem allows you to enroll into Plan N. 	<p>As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.</p> <p>Note: Your rights may last for an extra 12 months under certain circumstances.</p>
<p># 6: Your Medicare Supplement insurance company goes bankrupt and you lose your coverage, or your Medicare Supplement insurance policy coverage otherwise ends through no fault of your own.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A or F. In addition, Anthem allows you to enroll into Plan N. • On or after 1/1/2020, Plan A or G. In addition, Anthem allows you to enroll into Plan N. 	<p>No later than 63 calendar days from the date your coverage ends.</p>

**Medicare Supplement Insurance
Guaranteed Issue Guidelines**

Anthem Blue Cross and Blue Shield

P.O. Box 659816 • San Antonio, TX 78265-9116

Guaranteed issue right situation...	Anthem offers the following Medicare Supplement insurance plans, if you are eligible for Medicare when turning age 65...	When to apply for a Medicare Supplement insurance (Medigap) policy... (Days are Calendar Days)
<p># 7: You leave a Medicare Advantage Plan or drop a Medicare Supplement insurance policy because the company hasn't followed the rules, or it misled you.</p>	<ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A or F. In addition, Anthem allows you to enroll into Plan N. • On or after 1/1/2020, Plan A or G. In addition, Anthem allows you to enroll into Plan N. 	<p>No later than 63 calendar days from the date your coverage ends.</p>
<p># 8: You enroll in a Medicare Part D plan during the initial enrollment period, and at the time you are enrolled in a Medicare Supplement insurance policy that covers outpatient prescription drugs. You enroll into a Medicare Supplement insurance policy without outpatient prescription drug coverage.</p>	<p>New enrollment is permitted into a policy without outpatient prescription drug coverage by the same issuer who issued the Medicare Supplement insurance policy with outpatient prescription drug coverage. If not available by the same insurer, we offer the following plans, if you are eligible for Medicare when turning age 65:</p> <ul style="list-style-type: none"> • Prior to 1/1/2020, Plan A or F. In addition, Anthem allows you to enroll into Plan N. • On or after 1/1/2020, Plan A or G. In addition, Anthem allows you to enroll into Plan N. 	<p>As early as 60 calendar days immediately preceding the initial Part D enrollment period and ends on the date that is 63 calendar days after the effective date of the individual's coverage under Medicare Part D.</p>



Premium Payment Form for Medicare Supplement and Anthem Extras Packages

Anthem Blue Cross and Blue Shield

P.O. Box 659816 • San Antonio, TX 78265-9116 • Fax: 1-844-236-7967

Simplify Your Life! It saves you valuable time and money.

When enrolling in a Medicare Supplement plan, sign up for monthly Automatic Bank Draft (ABD) and save \$2 per month. Drafts are made to your account on the 5th day of the month.

To ensure proper payment setup, this form **MUST** be returned with your Application. Please print and use black ink.

Please print your name as it appears on your Medicare card.

Medicare Number:

I understand that the premium I have selected to pay through ABD is for my:

- Medicare Supplement plan
- Anthem Extras plan

Premiums are subject to change on or after the policy renewal date in accordance with the terms of the Policy. Your premium billing preference selection does not guarantee your premium for any specific time period.

Banking Information for ABD Withdrawals

(See next page for help locating bank routing and account numbers. To ensure proper set-up, please include the routing number from a check and not a deposit slip.)

Deduct premium: Start date: _____ / _____ / _____

- Monthly
- Quarterly
- Annual

Deduct premium from:

Checking: Personal Business - **OR -** **Savings:** Personal Business

Account holder name(s)

Name of financial institution

Bank Routing/Transit Number (9 digits)

Bank Account Number

--	--	--	--	--	--	--	--	--

Automatic Bank Draft Payment: I hereby authorize the Company to make withdrawals from the account indicated above for the then-current premium(s), and the designated financial institution named above to debit the same account.

I understand that I am responsible to pay my premiums on schedule until set up on Automatic Bank Draft. If any premiums are owed to Anthem when set up, I authorize my bank to draft both the past due premium along with current premium(s) to ensure my coverage stays in effect. I understand if changes I make to my plan impact my auto withdrawal amount and the change occurs close to the auto withdrawal date, Anthem may not be able to notify me of the new auto withdrawal amount before the withdrawal is made. If I close this account, it is my responsibility to provide notification at least two weeks in advance of closing the account. I acknowledge responsibility for any overdraft fees permitted by state law.

Banking Information (continued)

I understand that this authorization is in effect until I either submit written notification or by phone, allowing reasonable time to act upon my notification. (**Exception:** In the event payment is returned due to insufficient funds, you will be converted to paper billing.) I also understand that if corrections in the debit amount are necessary, it may involve an adjustment (credit or debit) to my account. I understand Anthem and my financial institution have the right to discontinue the bank draft if they wish to do so. I understand my monthly bank statement will reflect the premium transaction and that I will not receive a bill.

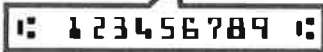
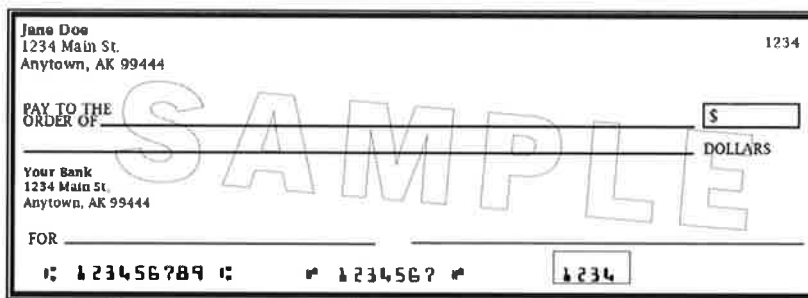
Return this authorization as indicated above. **No service fees apply when paying by ABD.**

Account holder's signature (as it appears on your bank account)

Date

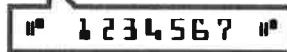
X

To find the Bank Routing and Account Numbers:



Routing Number

(9-digits: Be sure to use the routing number from an actual check. **Do not use** the routing number from a bank deposit slip.)



Account Number

(Sometimes the check number and Account Number are reversed.)



Check number

(Do not include the check number as part of the Routing or Account Number.)

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