

**EXCELLUS HEALTH PLAN, INC.**  
doing business as



Excellus BlueCross BlueShield is a nonprofit independent licensee of the BlueCross BlueShield Association.

**Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2010 Including  
Revisions Effective January 1, 2020**

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make available Plans “A” & “B” and either “D” or “G”. Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F+. Some plans may not be available in your state. The Plans we sell are A, B, C, D, F, F+, G, G+, and N, these plans are notated below with an asterisk.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A*	B*	D*	G <sup>1*</sup>	K	L	M	N*	C*	F <sup>1*</sup>
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓ copays apply <sup>3</sup>	✓	✓
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 2025 <sup>2</sup>					\$7,220 <sup>2</sup>	\$3,610 <sup>2</sup>				

<sup>1</sup> Plans F and G also have a high deductible option which require first paying a plan deductible of \$2,870 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 is only available on or after January 1, 2020 and 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.

<sup>2</sup> 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.

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

**Medicare Supplement  
Plans A, B, C, D, F, F+, G, G+, and N  
EFFECTIVE January 1, 2025  
MONTHLY SUBSCRIPTION RATES**

<b>PLAN A</b>	<b>\$231.67/month</b>
<b>PLAN B</b>	<b>\$329.20/month</b>
<b>PLAN C</b>	<b>\$368.67/month</b>
<b>PLAN D</b>	<b>\$426.92/month</b>
<b>PLAN F</b>	<b>\$435.10/month</b>
<b>PLAN F+</b>	<b>\$ 78.43/month</b>
<b>PLAN G</b>	<b>\$428.99/month</b>
<b>PLAN G+</b>	<b>\$75.42/month</b>
<b>PLAN N</b>	<b>\$423.48/month</b>

**PREMIUM INFORMATION**

We at Excellus BlueCross BlueShield, Central New York Region can only raise your premium if we raise the premium for all policies like yours in this state.

## **DISCLOSURES**

Use this outline to compare benefits and premiums among policies.

### **READ YOUR POLICY VERY CAREFULLY**

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

### **RIGHT TO RETURN POLICY**

If you find that you are not satisfied with your policy, you may return it to Excellus BlueCross BlueShield, Attn: Medicare Enrollment Processing, P.O. Box 31790, Rochester, NY 14603-1790. 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 Excellus BlueCross BlueShield nor its agents are connected with Medicare.

Excellus BlueCross BlueShield is not 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**

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**

\*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.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61 <sup>st</sup> thru 90 <sup>th</sup> day 91 <sup>st</sup> day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: ○ Additional 365 days (lifetime) ○ Beyond the additional 365 days	All but \$1,676 All but \$419 a day All but \$838 a day  \$0  \$0	\$0 \$419 a day \$838 a day  100% of Medicare eligible expenses  \$0	\$1,676 (Part A deductible) \$0 \$0  \$0  All costs
<b>SKILLED NURSING FACILITY CARE*</b> 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 21 <sup>st</sup> thru 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$209.50 a day \$0	\$0 \$0 \$0	\$0 Up to \$209.50 a day All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**PLAN A**  
**MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES -</b> 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 \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$257 (Part B deductible) \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$257 (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES – TESTS</b> <b>FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE</b> <b>MEDICARE APPROVED SERVICES</b> <ul style="list-style-type: none"> <li>• Medically necessary skilled care services and                medical supplies</li> <li>• Durable medical equipment</li> </ul> First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%  \$0 80%	\$0  \$0 20%	\$0  \$257 (Part B deductible) \$0

**PLAN B**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b>            Semiprivate room and board, general nursing and miscellaneous services and supplies</p> <p>First 60 days            61<sup>st</sup> thru 90<sup>th</sup> day            91<sup>st</sup> day and after:</p> <ul style="list-style-type: none"> <li>- While using 60 lifetime reserve days</li> <li>- Once lifetime reserve days are used:               <ul style="list-style-type: none"> <li>o Additional 365 days (lifetime)</li> <li>o Beyond the additional 365 days</li> </ul> </li> </ul>	<p>All but \$1,676            All but \$419 a day            All but \$838 a day</p> <p>\$0            \$0</p>	<p>\$1,676 (Part A deductible)            \$419 a day            \$838 a day</p> <p>100% of Medicare eligible expenses            \$0</p>	<p>\$0            \$0            \$0</p> <p>\$0            All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b>            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</p> <p>First 20 days            21<sup>st</sup> thru 100<sup>th</sup> day            101<sup>st</sup> day and after</p>	<p>All approved amounts            All but \$209.50 a day            \$0</p>	<p>\$0            \$0            \$0</p>	<p>\$0            Up to \$209.50 a day            All costs</p>
<p><b>BLOOD</b>            First 3 pints            Additional amounts</p>	<p>\$0            100%</p>	<p>3 pints            \$0</p>	<p>\$0            \$0</p>
<p><b>HOSPICE CARE</b>            You must meet Medicare’s requirements, including a doctor’s certification of terminal illness</p>	<p>All but very limited copayment/ coinsurance for out- patient drugs and inpatient respite care</p>	<p>Medicare copayment/ coinsurance</p>	<p>\$0</p>



**PLAN B**  
**MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES -</b> 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 \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$257 (Part B deductible) \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$257 (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES – TESTS</b> FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE</b> MEDICARE APPROVED SERVICES			
<ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment</li> </ul> First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%  \$0 80%	\$0  \$0 20%	\$0  \$257 (Part B deductible) \$0

**PLAN C**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61 <sup>st</sup> thru 90 <sup>th</sup> day 91 <sup>st</sup> day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: o Additional 365 days (lifetime) o Beyond the additional 365 days	All but \$1,676 All but \$419 a day All but \$838 a day  \$0 \$0	\$1,676 (Part A deductible) \$419 a day \$838 a day  100% of Medicare eligible expenses \$0	\$0 \$0 \$0  \$0 All costs
<b>SKILLED NURSING FACILITY CARE*</b> 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 21 <sup>st</sup> thru 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$209.50 a day \$0	\$0 Up to \$209.50 a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

**PLAN C**  
**MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES -</b> 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 \$257 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	\$0  Generally 80%	\$257 (Part B deductible)  Generally 20%	\$0  \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$257 (Part B deductible) 20%	\$0 \$0 \$0
<b>CLINICAL LABORATORY SERVICES –</b> <b>TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE</b> <b>MEDICARE APPROVED SERVICES</b> <ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment</li> </ul> First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%  \$0 80%	\$0  \$257 (Part B deductible) 20%	\$0  \$0 \$0

**PLAN C**  
**OTHER BENEFITS - NOT COVERED BY MEDICARE**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>FOREIGN TRAVEL- NOT COVERED BY MEDICARE</b>            Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA</p> <p>First \$250 each calendar year            Remainder of charges</p>	<p>\$0            \$0</p>	<p>\$0            80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250            20% and amounts over the \$50,000 lifetime maximum</p>

**PLAN D**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b>            Semiprivate room and board, general nursing and miscellaneous services and supplies</p> <p>First 60 days            61<sup>st</sup> thru 90<sup>th</sup> day            91<sup>st</sup> day and after:</p> <ul style="list-style-type: none"> <li>- While using 60 lifetime reserve days</li> <li>- Once lifetime reserve days are used:               <ul style="list-style-type: none"> <li>o Additional 365 days (lifetime)</li> <li>o Beyond the additional 365 days</li> </ul> </li> </ul>	<p>All but \$1,676            All but \$419 a day            All but \$838 a day</p> <p>\$0            \$0</p>	<p>\$1,676 (Part A deductible)            \$419 a day            \$838 a day</p> <p>100% of Medicare eligible expenses            \$0</p>	<p>\$0            \$0            \$0</p> <p>\$0            All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b>            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</p> <p>First 20 days            21<sup>st</sup> thru 100<sup>th</sup> day            101<sup>st</sup> day and after</p>	<p>All approved amounts            All but \$209.50 a day            \$0</p>	<p>\$0            Up to \$209.50 a day            \$0</p>	<p>\$0            \$0            All costs</p>
<p><b>BLOOD</b></p> <p>First 3 pints            Additional amounts</p>	<p>\$0            100%</p>	<p>3 pints            \$0</p>	<p>\$0            \$0</p>
<p><b>HOSPICE CARE</b>            You must meet Medicare’s requirements, including a doctor’s certification of terminal illness</p>	<p>All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care</p>	<p>Medicare copayment/coinsurance</p>	<p>\$0</p>

**PLAN D**  
**MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES -</b> 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 \$257 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	\$0  Generally 80%	\$0  Generally 20%	\$257 (Part B deductible)  \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$257 (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE</b> MEDICARE APPROVED SERVICES <ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment</li> </ul> First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%  \$0 80%	\$0  \$0 20%	\$0  \$257 (Part B deductible) \$0

**PLAN D  
OTHER BENEFITS - NOT COVERED BY MEDICARE**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>FOREIGN TRAVEL- NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA</p> <p>First \$250 each calendar year Remainder of charges</p>	<p>\$0 \$0</p>	<p>\$0 80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250 20% and amounts over the \$50,000 lifetime maximum</p>

**PLAN F**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b>            Semiprivate room and board, general nursing and miscellaneous services and supplies</p> <ul style="list-style-type: none"> <li>First 60 days</li> <li>61<sup>st</sup> thru 90<sup>th</sup> day</li> <li>91<sup>st</sup> day and after:               <ul style="list-style-type: none"> <li>- While using 60 lifetime reserve days</li> <li>- Once lifetime reserve days are used:                   <ul style="list-style-type: none"> <li>o Additional 365 days (lifetime)</li> <li>o Beyond the additional 365 days</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>All but \$1,676</li> <li>All but \$419 a day</li> <li>All but \$838 a day</li> <li>\$0</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$1,676 (Part A deductible)</li> <li>\$419 a day</li> <li>\$838 a day</li> <li>100% of Medicare eligible expenses</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>All costs</li> </ul>
<p><b>SKILLED NURSING FACILITY CARE*</b>            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</p> <ul style="list-style-type: none"> <li>First 20 days</li> <li>21<sup>st</sup> thru 100<sup>th</sup> day</li> <li>101<sup>st</sup> day and after</li> </ul>	<ul style="list-style-type: none"> <li>All approved amounts</li> <li>All but \$209.50 a day</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>Up to \$209.50 a day</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$0</li> <li>All costs</li> </ul>
<p><b>BLOOD</b></p> <ul style="list-style-type: none"> <li>First 3 pints</li> <li>Additional amounts</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>100%</li> </ul>	<ul style="list-style-type: none"> <li>3 pints</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$0</li> </ul>
<p><b>HOSPICE CARE</b>            You must meet Medicare’s requirements, including a doctor’s certification of terminal illness</p>	<p>All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care</p>	<p>Medicare copayment/coinsurance</p>	<p>\$0</p>



**PLAN F**  
**MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES -</b> 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 \$257 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	  \$0  Generally 80%	  \$257 (Part B deductible)  Generally 20%	  \$0  \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints Next \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$257 (Part B deductible) 20%	\$0 \$0 \$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE</b> MEDICARE APPROVED SERVICES <ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment</li> </ul> First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 100%  \$0 80%	 \$0  \$257 (Part B deductible) 20%	 \$0  \$0 \$0

**PLAN F**  
**OTHER BENEFITS - NOT COVERED BY MEDICARE**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<p><b>FOREIGN TRAVEL- NOT COVERED BY MEDICARE</b>            Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA</p> <p>First \$250 each calendar year            Remainder of charges</p>	<p>\$0            \$0</p>	<p>\$0            80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250            20% and amounts over the \$50,000 lifetime maximum</p>

**HIGH DEDUCTIBLE PLAN F  
MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

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

**\*\* This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,870 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2,870. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan’s separate foreign travel emergency deductible.**

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
<p><b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies</p> <ul style="list-style-type: none"> <li>First 60 days</li> <li>61<sup>st</sup> thru 90<sup>th</sup> day</li> <li>91<sup>st</sup> day and after:               <ul style="list-style-type: none"> <li>- While using 60 lifetime reserve days</li> <li>- Once lifetime reserve days are used:                   <ul style="list-style-type: none"> <li>o Additional 365 days (lifetime)</li> <li>o Beyond the additional 365 days</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>All but \$1,676</li> <li>All but \$419 a day</li> <li>All but \$838 a day</li> <li>\$0</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$1,676 (Part A deductible)</li> <li>\$419 a day</li> <li>\$838 a day</li> <li>100% of Medicare eligible expenses</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>All costs</li> </ul>
<p><b>SKILLED NURSING FACILITY CARE*</b> 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</p> <ul style="list-style-type: none"> <li>First 20 days</li> <li>21<sup>st</sup> thru 100<sup>th</sup> day</li> <li>101<sup>st</sup> day and after</li> </ul>	<ul style="list-style-type: none"> <li>All approved amounts</li> <li>All but \$209.50 a day</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>Up to \$209.50 a day</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$0</li> <li>All costs</li> </ul>
<p><b>BLOOD</b></p> <ul style="list-style-type: none"> <li>First 3 pints</li> <li>Additional amounts</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>100%</li> </ul>	<ul style="list-style-type: none"> <li>3 pints</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$0</li> </ul>
<p><b>HOSPICE CARE</b> You must meet Medicare’s requirements, including a doctor’s certification of terminal illness</p>	<p>All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care</p>	<p>Medicare copayment/coinsurance</p>	<p>\$0</p>

**HIGH DEDUCTIBLE PLAN F  
MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

\*\* This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,870 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2,870. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan’s separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
<b>MEDICAL EXPENSES -</b> 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 \$257 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	\$0  Generally 80%	\$257 (Part B deductible)  Generally 20%	\$0  \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints Next \$257 of Medicare approved amounts* Remainder of Medicare approved amounts	\$0 \$0 80%	All costs \$257 (Part B deductible) 20%	\$0 \$0 \$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**HIGH DEDUCTIBLE PLAN F  
PARTS A & B**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS</b>	<b>IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY</b>
<b>HOME HEALTH CARE</b> MEDICARE APPROVED SERVICES			
• Medically necessary skilled care services and medical supplies	100%	\$0	\$0
• Durable medical equipment			
First \$257 of Medicare Approved Amounts*	\$0	\$257 (Part B deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0

**OTHER BENEFITS - NOT COVERED BY MEDICARE**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS</b>	<b>IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY</b>
<b>FOREIGN TRAVEL- NOT COVERED BY MEDICARE</b>			
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 G**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b>            Semiprivate room and board, general nursing and miscellaneous services and supplies</p> <ul style="list-style-type: none"> <li>First 60 days</li> <li>61<sup>st</sup> thru 90<sup>th</sup> day</li> <li>91<sup>st</sup> day and after:               <ul style="list-style-type: none"> <li>- While using 60 lifetime reserve days</li> <li>- Once lifetime reserve days are used:                   <ul style="list-style-type: none"> <li>o Additional 365 days (lifetime)</li> <li>o Beyond the additional 365 days</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>All but \$1,676</li> <li>All but \$419 a day</li> <li>All but \$838 a day</li> <li>\$0</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$1,676 (Part A deductible)</li> <li>\$419 a day</li> <li>\$838 a day</li> <li>100% of Medicare eligible expenses</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>All costs</li> </ul>
<p><b>SKILLED NURSING FACILITY CARE*</b>            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</p> <ul style="list-style-type: none"> <li>First 20 days</li> <li>21<sup>st</sup> thru 100<sup>th</sup> day</li> <li>101<sup>st</sup> day and after</li> </ul>	<ul style="list-style-type: none"> <li>All approved amounts</li> <li>All but \$209.50 a day</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>Up to \$209.50 a day</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$0</li> <li>All costs</li> </ul>
<p><b>BLOOD</b></p> <ul style="list-style-type: none"> <li>First 3 pints</li> <li>Additional amounts</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>100%</li> </ul>	<ul style="list-style-type: none"> <li>3 pints</li> <li>\$0</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$0</li> </ul>
<p><b>HOSPICE CARE</b>            You must meet Medicare's requirements, including a doctor's certification of terminal illness</p>	<p>All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care</p>	<p>Medicare copayment/coinsurance</p>	<p>\$0</p>

**PLAN G**  
**MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>MEDICAL EXPENSES -</b> 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 \$257 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	\$0  Generally 80%	\$0  Generally 20%	\$257 (Part B deductible)  \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints Next \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$257 (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES – TESTS</b> FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

**PARTS A & B**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE</b> MEDICARE APPROVED SERVICES <ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment</li> </ul> First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%  \$0 80%	\$0  \$0 20%	\$0  \$257 (Part B deductible) \$0

**PLAN G  
OTHER BENEFITS - NOT COVERED BY MEDICARE**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>FOREIGN TRAVEL- NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA</p> <p>First \$250 each calendar year Remainder of charges</p>	<p>\$0 \$0</p>	<p>\$0 80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250 20% and amounts over the \$50,000 lifetime maximum</p>



## HIGH DEDUCTIBLE PLAN G MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD

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

\*\* This high deductible plan pays the same benefits as Plan G after you have paid a calendar year \$2,870 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are \$2,870. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61 <sup>st</sup> thru 90 <sup>th</sup> day 91 <sup>st</sup> day and after: - While using 60 lifetime reserve days - Once lifetime reserve days are used: ○ Additional 365 days (lifetime) ○ Beyond the additional 365 days	All but \$1,676 All but \$419 a day All but \$838 a day  \$0 \$0	\$1,676 (Part A deductible) \$419 a day \$838 a day  100% of Medicare eligible expenses \$0	\$0 \$0 \$0  \$0 All costs
<b>SKILLED NURSING FACILITY CARE*</b> 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 21 <sup>st</sup> thru 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$209.50 a day \$0	\$0 Up to \$209.50 a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness	All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care	Medicare copayment/coinsurance	\$0

## HIGH DEDUCTIBLE PLAN G MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR

\*Once you have been billed \$257 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

\*\* This high deductible plan pays the same benefits as Plan G after one has paid a calendar year \$2,870 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are \$2,870. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
<b>MEDICAL EXPENSES -</b> 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 \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$257 (Part B deductible) \$0
<b>PART B EXCESS CHARGES</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints Next \$257 of Medicare approved amounts* Remainder of Medicare approved amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$257 (Part B deductible) \$0
<b>CLINICAL LABORATORY SERVICES –</b> TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

## HIGH DEDUCTIBLE PLAN G

### PARTS A & B

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
<b>HOME HEALTH CARE</b> MEDICARE APPROVED SERVICES <ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment</li> </ul> First \$257 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	100%  \$0 80%	\$0  \$0 20%	\$0  \$257 (Part B deductible) \$0

### OTHER BENEFITS - NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,870 DEDUCTIBLE,** PLAN PAYS	IN ADDITION TO \$2,870 DEDUCTIBLE,** YOU PAY
<b>FOREIGN TRAVEL- NOT COVERED BY MEDICARE</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum

**MEDICARE SUPPLEMENT PLAN N**  
**MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD**

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

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b>            Semiprivate room and board, general nursing and miscellaneous services and supplies            First 60 days            61<sup>st</sup> thru 90<sup>th</sup> day            91<sup>st</sup> day and after:              -While using 60 lifetime reserve days              -Once lifetime reserve days are used:</p> <ul style="list-style-type: none"> <li>○ Additional 365 days (lifetime)</li> <li>○ Beyond the additional 365 days</li> </ul>	<p>All but \$1,676            All but \$419 a day            All but \$838 a day             \$0            \$0</p>	<p>\$1,676 (Part A deductible)            \$419 a day            \$838 a day             100% of Medicare eligible expenses            \$0</p>	<p>\$0            \$0            \$0             \$0            All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b>            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            21<sup>st</sup> thru 100<sup>th</sup> day            101<sup>st</sup> day and after</p>	<p>All approved amounts            All but \$209.50 a day            \$0</p>	<p>\$0            Up to \$209.50 a day            \$0</p>	<p>\$0            \$0            All costs</p>
<p><b>BLOOD</b>            First 3 pints            Additional amounts</p>	<p>\$0            100%</p>	<p>3 pints            \$0</p>	<p>\$0            \$0</p>
<p><b>HOSPICE CARE</b>            You must meet Medicare’s requirements, including a doctor’s certification of terminal illness</p>	<p>All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care</p>	<p>Medicare copayment/coinsurance</p>	<p>\$0</p>

**MEDICARE SUPPLEMENT PLAN N**  
**MEDICARE (PART B) – MEDICAL SERVICES – PER CALENDAR YEAR**

\*Once you have been billed \$257 of Medicare approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>MEDICAL EXPENSES -</b>            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.</p> <p>First \$257 of Medicare Approved Amounts*</p> <p>Remainder of Medicare Approved Amounts</p>	<p>\$0</p> <p>Generally 80%</p>	<p>\$0</p> <p>Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.</p>	<p>\$257 (Part B deductible)</p> <p>Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.</p>
<p><b>PART B EXCESS CHARGES</b>            (Above Medicare Approved Amounts)</p>	<p>\$0</p>	<p>\$0</p>	<p>All costs</p>
<p><b>BLOOD</b></p> <p>First 3 pints</p> <p>Next \$257 of Medicare Approved Amounts*</p> <p>Remainder of Medicare Approved Amounts</p>	<p>\$0</p> <p>\$0</p> <p>80%</p>	<p>All costs</p> <p>\$0</p> <p>20%</p>	<p>\$0</p> <p>\$257 (Part B deductible)</p> <p>\$0</p>
<p><b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b></p>	<p>100%</p>	<p>\$0</p>	<p>\$0</p>

**MEDICARE SUPPLEMENT PLAN N  
MEDICARE PARTS A & B**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>HOME HEALTHCARE</b> MEDICARE APPROVED SERVICES			
<ul style="list-style-type: none"> <li>• Medically necessary skilled care services and medical supplies</li> <li>• Durable medical equipment</li> </ul>	100%	\$0	\$0
First \$257 of Medicare Approved Amounts*	\$0	\$0	\$257 (Part B deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

**OTHER BENEFITS - NOT COVERED BY MEDICARE**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>FOREIGN TRAVEL- NOT COVERED BY MEDICARE</b>			
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

## Notice of Nondiscrimination

Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, gender identity, or sex (consistent with the scope of sex discrimination as described at 45CFR section 92.10(a)(2)). The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sexual orientation, gender identity, or sex.

The Health Plan:

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

If you need these services, please refer to the enclosed document for ways to reach us.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sexual orientation, gender identity, or sex; you can file a grievance with the Health Plan's Section 1557 Coordinator at:

Advocacy Department  
Attn: Civil Rights Coordinator PO Box  
4717  
Syracuse, NY 13221  
Email: [Advocacy.Department@excellus.com](mailto:Advocacy.Department@excellus.com)  
Telephone number: 1-800-614-6575 TTY  
number: 1-800-662-1220  
Fax: 1-315-671-6656

You can file a grievance in person or by mail or fax. If you need help filing a grievance, the Health Plan's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services 200  
Independence Avenue, SW  
Room 509F, HHH Building Washington, D.C.  
20201  
1-800-368-1019, 1-800-537-7697 (TDD)  
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at Excellus BlueCross BlueShield's website at: [www.ExcellusBCBS.com](http://www.ExcellusBCBS.com)

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. To access these services, please call us at 1-877-626-9298 (TTY: 1-800-662-1220).

ATENCIÓN: Si habla español, tiene disponible servicios gratuitos de asistencia lingüística. También hay disponible de manera gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Para acceder a estos servicios, llámenos al 1-877-626-9298 (TTY: 1-800-662-1220).

انتباه: إذا كنت تتحدث العربية فإن خدمات مساعدة اللغة المجانية متاحة لك. تتوفر أيضًا المساعدات والخدمات المساعدة المناسبة لتوفير المعلومات بتنسيقات يسهل الوصول إليها مجانًا. للوصول إلى هذه الخدمات، يُرجى الاتصال بنا على الرقم 1-877-626-9298 (الهاتف النصي: 1-800-662-1220).

注意: 如果您說中文, 我們可以為您提供免費的語言幫助。我們也可以為您免費提供適當的輔助工具和服務, 以無障礙格式提供資訊。要獲得這些服務, 請撥打 1-877-626-9298 (TTY: 1-800-662-1220)。

ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services supplémentaires appropriés pour fournir des informations dans des formats accessibles sont aussi disponibles gratuitement. Pour accéder à ces services, veuillez nous appeler au 1 877 626 9298 (TTY [ATS] : 1 800 662 1220).

দৃ আকষণ: আপিন যিদ বাংলাতে কথা বেলন, তাহেল িবনামূেল্যে ভাষা সহায়তা পিরেষবা আপনার জন্য উপল। অ্যাে সেযাগ্য ফরম্যােট তথ্য দােনর জন্য উপযু সহায়ক সাহায্য এবং পিরেষবা িল ও িবনামূেল্যে উপল। এই পিরেষবা িল অ্যাে স করার জন্য, অনু হ কের আমােদর 1-877-626-9298 (TTY: 1-800-662-1220) ন ের কল ক ন।

ВНИМАНИЕ: Если Вы говорите на русском языке, Вам доступны бесплатные услуги языковой поддержки. Также бесплатно доступны соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах. Чтобы воспользоваться этими услугами, позвоните нам по номеру 1-877-626-9298 (TTY: 1-800-662-1220).

ध्यान दनुहोस्: तपाईं नेपाल बोल्नुहुन्छ भने, िनःशुल्क भाषा सहायता सेवाहरू तपाईंका लागि उपलब्ध छन्। सुलभ ढाँचाहरूमा जानकारी दान गर्न उपयुक्त सहायक सहायताहरू र सेवाहरू पिन िनःशुल्क उपलब्ध छन्। यी सेवाहरू उपयोग गर्न, कृपया हामीलाई 1-877-626-9298 (TTY: 1-800-662-1220) मा फोन गर्नुहोस्।

УВАГА: Якщо Ви говорите українською, Вам доступні безкоштовні послуги мовної підтримки. Відповідні допоміжні засоби та послуги для надання інформації в доступних форматах також надаються безкоштовно. Щоб скористатися цими послугами, зателефонуйте нам за номером: 1-877-626-9298 (TTY [Телетайп]: 1-800-662-1220).



FIIRO-GAAR AH: Haddii aad ku hadashid Soomaali, adeegyada caawimaada luuqadda oo bilaashka ah ayaad helaysaa. Agabka caawimaada naafada iyo adeegyo ku habboon oo lagu bixinaayo macluumaadka qaabab la helo karo ayaa sidoo kale lagu heli karaa bilaa lacag. Si loo helo adeegyadaan, fadlan naga soo wac 1-877-626-9298 (TTY: 1-800-662-1220).

ဟ်သုတ်ဟ်သး- နမ္မ ကတိအဲကလံးကိဉ္ဇတန်နုာ်, တ တိစါမၤစါကိဉ္ဇတန် တ မၤစါတ မၤ အကလိအိဉ်လၢနဂီ လၢနမၤန့ အီသ့လီၤ. တ မၤစါတ န ဟူပီးလီ ဒီး တ မၤစါတ မၤ လၢအဘၣ်ဘျိးဘၣ်ဒါတဖၣ် ကဟ့ၣ်လီၤ တ ဂ့ တ ကိဉ္ဇတန် လၢကိဉ္ဇတန်ကဲဉ္ဇတန်လၢတ ဉ္ဇတန်လီၤမၤန့ အီသ့တဖၣ် စ့ ကီး အိဉ်လၢနမၤန့ အီသ့ လၢတလိဉ်ဟ့ၣ်အပူၤဘၣ်န့ၣ်လီၤ. လၢကမၤန့ တ မၤစါတ မၤတဖၣ်အံၤအဂီ , ဝံသးစူၤ ကိးပုၤဖဲ  
1-877-626-9298 (TTY: 1-800-662-1220).

သတိပရန်- သင် ငြိမန်မာ ဝေဠာဆုဝိလင် ဘာသာစကားအကူအညီ ဝန်ဆောင်မှုများကို သင့်အတွက် အခမဲ့ရရှိ ပိုင်သည်။ မသန်စွမ်းသူများ အသုံးပိုင်သည့် ဝေဖာမတ်များဖြင့် အချက်အလက်များ ပံ့ပိုးပေးပို့ ပိုင်သည့် သင့်လျော်သော ဝေဖာမတ်ကူစည်းများ နှင့် ဝန်ဆောင်မှုများကိုလည်း အခမဲ့ရ ပိုင်ပါသည်။ ဤဝန်ဆောင်မှုများကို ရရှိရန် ကုန်ပစ္စည်းကို 1-877-626-9298 (TTY- 1-800-662-1220) သို့ ဖုန်းခေါ်ဆိုပါ။

CHÚ : Nếu qu vị nói tiếng Việt, chúng tôi có dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho qu vị. Các dịch vụ và hỗ trợ bổ sung thích hợp để cung cấp thông tin ở các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Để sử dụng các dịch vụ này, vui lòng gọi cho chúng tôi theo số 1-877-626-9298 (TTY: 1-800-662-1220).

ATANSYON: Si ou pale Kreyòl Ayisyen, sèvis asistans lang gratis disponib pou ou. Èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòm aksesib yo disponib tou gratis. Pou jwenn aksè nan sèvis sa yo, tanpri rele nou nan 1-877-626-9298 (TTY: 1-800-662-1220).

توجه: اگر به زبان دری صحبت می کنید، خدمات کمک زبان رایگان برای شما قابل دسترس است. کمک امدادی مناسب و خدمات برای دسترسی به معلومات در فرمت میسر بصورت مجانی ارائه می شود. برای دسترسی به این خدمات، با این شماره ها تماس حاصل کنید (TTY: 1-800-662-1220) 1-877-626-9298

TAHADHARI: Ikiwa unazungumza Kiswahili, huduma za usaidizi wa lugha bila malipo zinapatikana kwa ajili yako. Misaada ya ziada inayofaa na huduma za kutoa habari katika miundo inayofikika zinapatikana pia bila malipo Ili kupata huduma hizi, tafadhali tupigie simu kwa 1-877-626-9298 (TTY: 1-800-662-1220).



