



I am looking forward
with confidence

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Our plan is that you enjoy every minute.

Dear Prospective Member,

You're at a wonderful age. An age of freedom. An age of choices. Today, more than ever before, life after 65 can mean a whole new world of wonderful opportunities.

It also means that if you're eligible for Medicare, you'll need to decide what type of Medicare plan will be the right fit for you and your lifestyle. So before you make any decisions, you'll want to have all the information you need up front.

We want to help you understand what Medicare options you have and to make sure you're confident in your decision.

We're here to guide you every step of the way. Our benefit experts are fully dedicated to helping you understand all the possibilities and benefits available to you once you become eligible for Medicare. For example, many people don't realize the following about Medicare:

- Upon reaching Medicare-eligibility, many people have found that while Medicare provides basic health care coverage, it's not always enough.
- Medicare Part A provides hospital insurance, yet it does not cover the benefit-period deductible or the coinsurance required for hospital care.
- Medicare Part B has an annual deductible and typically covers only 80 percent of Medicare's approved amount for medical care.
- Medicare Supplement Plans can help cover the gaps in coverage that Medicare alone doesn't.

Why choose a Medicare Supplement Plan?

Although Medicare pays for many health care services and supplies, it doesn't pay for all of them. A Medicare Supplement Plan (sometimes referred to as Medigap insurance) will help pay for those costs which are not covered. This could include deductibles, coinsurance and copayments that may need to be paid whenever you receive care. A Medicare Supplement Plan allows you to see any provider who accepts Medicare without a referral.

With Anthem Blue Cross and Blue Shield Medicare Supplement Plans you can choose from a variety of options to fit your individual needs.

Enclosed is everything you need to make a smart decision about our Medicare Supplement Plans.

- Medicare Supplement Plan outline and information
- Application and enrollment instructions
- List of online resources
- And more!

Why enroll now?

The best time to enroll in a Medicare Supplement Plan is during your open enrollment period. Open enrollment starts on the first day of the month in which you are:

- Age 65 or older; and
- Enrolled in Medicare Part B

Your open enrollment period lasts for six months. During open enrollment, we cannot:

- Deny any Medicare Supplement policy we sell
- Charge more due to your health
- Make you wait for coverage to start

When you choose Anthem, you can rest assured you made the right choice.

We want you to breathe easy, knowing you chose the plan that's right for you. When you're with Anthem, you're getting over 60 years of trust and experience. And today we belong to a family of companies that serves millions of Americans across the country.¹ That can give you true peace of mind.

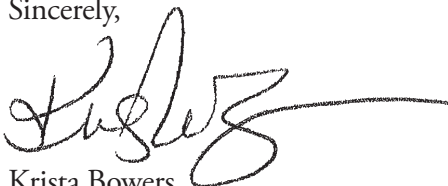
We're here to help.

Call us today. We're ready to help you understand our Medicare Health Plan options, answer your questions, or just be there for you if you have any concerns at all. That's our way.

- Call our representatives at 1-877-831-3000 (TTY/TDD: 711) 8 a.m. - 8 p.m., 7 days a week. You can visit us online at anthem.com.
- For questions about how Medicare works you can call Medicare at 1-800-MEDICARE (800-633-4227). TTY/TDD users can call 1-877-486-2048, 24 hours a day, 7 days a week.

This is your time. We'll help you spend it well.

Sincerely,



Krista Bowers
President
Senior Business and Consumer Marketing

¹ anthem.com

Welcome to a new day in health care.

Finally, you can get a Medicare Supplement Plan that's easy to understand, easy to use and best of all, it's from the company that's been known and trusted by millions of Americans for over 60 years¹. Welcome to Anthem.

You've earned the right to be worry free.

Retirement is a time for celebration. After all, you've worked hard to get to this point. And one of the best retirement gifts you can give yourself is the security and peace of mind that comes from having Medicare Supplement coverage from Anthem.

Why is it important to have Medicare Supplement insurance?

Having Medicare alone leaves a lot of "gaps" in coverage, meaning deductibles and coinsurances that you are responsible to pay for that can add up to hundreds, even thousands of dollars. With Anthem you're getting a plan that can help protect your finances by filling in the gaps, so you'll be able to save on out-of-pocket costs that could be financially draining.

Competitive premium pricing that you can afford.

Our Medicare Supplement Plans are designed to help you manage your budget. With a set monthly premium, and coverage available for Original Medicare's deductibles, coinsurance and copayment, our Medicare Supplement Plans are a great value. With a Medicare Supplement Plan you can have peace of mind knowing that your policy will help cover costs that without the Medical Supplement policy you would be responsible for paying out of your pocket.

Got a great doctor? Let's keep it that way.

With your new Medicare Supplement Plan, you can go to any doctor or hospital that accepts Medicare, anywhere in America. There are no networks to confine you and, if you need to see a specialist, there's no need for referrals, so you have complete freedom in choosing your health care providers.

Guaranteed acceptance.

Your acceptance is guaranteed if you apply for coverage before or within six months of enrolling in Medicare Part B. If you've been enrolled in Medicare Part B for more than six months, we'll have to review your health history to see if you're eligible for the plan you selected. If you are within your Medicare Open Enrollment window or replacing an existing Medicare Supplemental plan, there is no waiting period before pre-existing conditions are covered.

Our Medicare Supplement policy is guaranteed renewable – this means you can feel safe and secure knowing that the coverage you select will automatically renew each year.*

**Except for example: nonpayment of premiums, fraudulent or material misrepresentation.*

You can choose the plan that's exactly right for you.

Compare our plans on the enclosed Outline of Coverage. Once you've seen what each Medicare Supplement Plan covers, you can choose the plan that's the right fit for you and your lifestyle.

Convenient payment options work with your financial schedule.

When enrolling, you can choose to pay your premiums in a variety of ways. Please refer to the enclosed application for available payment options.

Need another reason to choose us? We offer a \$2.00 discount when you enroll in EFT.*

**Applies to Plan F and SmartChoice only.*

Our website gives you instant access to your plan specifics, programs and services.

Once you're a member, you'll have access to all our website has to offer. Just go to anthem.com and register for MyHealth@AnthemSM. Once you register, you can log in anytime for totally secure information about your Medicare Supplement Plan, as well as personalized health and wellness information.

Coverage that travels right along with you.

No matter where you travel, your coverage will follow. Your plan membership card will be accepted by doctors and hospitals across the state and throughout the country.

Apply for your Medicare Supplement coverage today.

On the following pages, you'll find complete details about the Medicare Supplement Plans that we offer. Once you've found a plan you're interested in, simply:

- Complete the Medicare Supplement Plan application we've included on the following pages. Please use a ballpoint pen.
- Sign and date your completed application.
- Complete the Notice to Applicant Regarding Replacement of Medicare Supplement Insurance, if necessary.

Money-back guarantee

Every plan comes with a 30-day "free look" period. This means that you have 30 days after purchase to decide whether or not to keep your plan. What could be simpler?

Need a hand? We're here to help.

- Call your local agent or an Anthem representative at 1-877-831-3000 (TTY/TDD: 711) 8 a.m. - 8 p.m., 7 days a week.
- Visit our website at anthem.com.

Or, for questions about how Medicare works, you can call Medicare at 1-800-MEDICARE (800) 633-4227. TTY/TDD users can call 1-877-486-2048, 24 hours a day, 7 days a week.

The products and services described below are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the plan's grievance process.

Saving money can be good for your health.

You'll receive valuable special offers and discounts as a Medicare Supplement Plan member.

Staying as fit and healthy as possible is your key to living life to the fullest. And we want to make it easy and affordable for you to get the tools you need to look and feel your best.

That's why our Medicare Supplement Plans offer discounts on a wide range of products and services designed to improve your health and enhance your quality of life. As a member, you'll save on:

Vision and Hearing discounts

EyeMed: Up to 30 percent discount on eyeglasses, up to 20 percent discount off non-prescription sunglasses and up to 20 percent discount on eyewear accessories.

LASIK Laser Vision Correction: Pay just \$895 to \$1895 per eye and receive discounts of 15 to 20 percent on contact lens orders with TruVision™.

HearPO: Get a 40 percent discount on audiology services, testing, and on hearing aids.

Fitness Club memberships

GlobalFit™: Shape up and get fit with membership discounts to local, regional and national fitness clubs.

Health and Wellness products and services

Alternative Service Providers: Get discounts on health and wellness products, fitness club memberships, visits to massage therapists, acupuncturists, and more through ChooseHealthy™.

Barnes and Noble: Browse barnesandnoble.com, an online bookstore of selected health and wellness titles, and save 5 percent on your order along with free standard shipping on all orders over \$25.

drugstore.com: Save 5 percent on health, beauty, wellness and personal care products, and receive free shipping on orders of \$49 or more.

National Allergy Supply: Save 15 percent on mattress encasings, air filtration products, compressors and other products that can help relieve your allergy, asthma and sinus symptoms.

Self-help Programs: Receive a 30 day free guest pass and a 30 percent discount on smoking cessation, online weight loss and stress or alcohol management programs through Self Help Works.

Home Safety products

Dynamic Living: Browse dynamic-living.com and receive a 5 percent discount off your order of unique daily living aids designed to make living at home a little easier.

Medical ID Bracelets: Save 10 percent on medical ID bracelets that combine safety with style.

Safe Beginnings®: Attention grandparents! Baby proof your home while saving 20 percent on everything from safety gates to outlet covers.

Elder care support

SeniorLink: Save 15 percent on elder care advisory services and receive 90 days free service on the HelpLink Emergency Response System to help care for an aging family member.

Weight Loss programs

Jenny Craig®: Join and receive a free 30-day trial, 50 percent off the 6-month program and 20 percent off the Jenny Rewards program.

Lindora Lean for Life®: Save 20 percent on weight loss programs and 10 percent on weight loss-related products.

Weight Watchers®: Take \$10 off a 3-month subscription to Weight Watchers online.

For more information and a complete list of available discounts go to anthem.com.

**This brochure is intended to be a brief summary of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Policy. In the event of a conflict between the Policy and this description, the terms of the Policy will prevail.*

Anthem Blue Cross and Blue Shield is not connected with or endorsed by Medicare or the U.S. Government.

Vendors and offers are subject to change without prior notice. Anthem Blue Cross and Blue Shield does not endorse and is not responsible for the products, services or information provided by the SpecialOffers vendors. Arrangements and discounts were negotiated between each vendor and Anthem Blue Cross and Blue Shield for the benefit of our members.

Medicare Supplement plans are available to those qualified individuals under the age of 65.

Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. An independent licensee of the Blue Cross and Blue Shield Association.

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