

SUMMARY OF COVERAGE AND DISCLOSURE OF INFORMATION



- Basic Medicare Select (Senior Gold)**
- Basic Medicare Supplement**
- Extended Basic Medicare Supplement (Extended Basic Blue)**
- Extended Basic Medicare Select Supplement (Extended Basic Select Blue)**
- Medicare Supplement Plan with High Deductible (Plan F)**
- Medicare Supplement Plan with 50 Percent Coverage (Plan K)**
- Medicare Supplement Plan with 75 Percent Coverage (Plan L)**
- Medicare Supplement Plan with \$20 and \$50 Copayments (Plan N)**

The Commissioner of Commerce, State of Minnesota has established two categories of Medicare Supplements. The two categories, from most to least comprehensive, are the Extended Basic Medicare Supplement Plan and the Basic Medicare Supplement Plan. Select plan subscribers are required to use specific or preferred providers for certain benefits to be covered in Minnesota. Please note cost-sharing requirements for emergency services received from non-participating providers are the same as those received from participating providers. Select plan providers are available within Minnesota, and in all North Dakota, South Dakota, Iowa and Wisconsin counties that border Minnesota. If Select plan providers are not used, Blue Cross is not required to pay certain benefits. Cost-sharing requirements for services received from nonparticipating providers are the same as those received from participating providers if the eligible services cannot be provided by a participating provider. This is a summary of the benefits available on this supplement plan. It is not to be read as or considered a certificate. Prior authorization is not required for emergency services.

As you read through this summary, please remember the following:

1. For some services, Medicare determines if the services available on your Medicare Supplement or Select contract are eligible for coverage.
2. It is possible for Medicare to allow a charge, but not pay for it. Whether your Blue Cross contract pays for it depends upon the contract language. Please read your contract carefully.
3. For most services, if Medicare denies a charge, we must deny it, too. There are exceptions. Some benefits that are required by Minnesota state law are included in your supplement or Select contract, even though Medicare does not cover them.
4. **THIS CONTRACT DOES NOT COVER ALL OF YOUR MEDICAL EXPENSES BEYOND THOSE COVERED BY MEDICARE. THIS CONTRACT DOES NOT COVER ALL SKILLED NURSING HOME CARE EXPENSES AND DOES NOT COVER CUSTODIAL OR RESIDENTIAL NURSING CARE. READ YOUR CONTRACT CAREFULLY TO DETERMINE WHICH NURSING HOME FACILITIES AND EXPENSES ARE COVERED BY YOUR CONTRACT.**
5. Your contract will not be cancelled/non-renewed because of a deterioration of your health. We will not cancel your coverage or refuse renewal based on your health. This contract is guaranteed renewable and you may renew your contract for further terms by paying your premium. Such payment must be made before the end of the grace period.
6. Your contract may be cancelled/non-renewed for nonpayment of premium subject to the grace period during which time the contract remains in force.
7. **Suspension Based on Entitlement to Medical Assistance**

If you are a disabled Medicare beneficiary and covered under a group health plan, you may not need this contract.

The benefits and premiums under this contract can be suspended for up to 24 months during your enrollment in a group health plan. You must request this suspension in writing. When you lose your group health plan coverage, this contract can be reinstated. You must notify us in writing within 90 days of losing group health plan coverage if you want to be reinstated.

8. Upon reinstatement of this contract after suspension based on entitlement to medical assistance, there will be no additional waiting periods with respect to preexisting conditions and coverage will be substantially equivalent to the coverage in effect before the date of suspension. The premiums will also be at least favorable to the contract holder as the premium that applied had the coverage not been suspended.
9. This policy or certificate is expected to return on average 78 percent of your premium dollar for health care. The lowest percentage permitted by state law for this policy or certificate is 65 percent.
10. If you receive care within Minnesota or in any county which borders Minnesota, Select members must use providers who participate with Blue Cross and Blue Shield of Minnesota for certain benefits to be covered, while Supplement members may see any provider that participates in Medicare. Please note cost-sharing requirements for emergency services received from nonparticipating providers are the same as those received from participating providers. Prior authorization is not required for emergency services. If you receive care outside of Minnesota, claims are paid on the same basis as when you are in Minnesota if you see a provider who participates with Medicare. For services received outside of the United States, please see benefit charts in Section 2 for coverage details.
11. Notice: This contract does not cover prescription drugs. Prescription drugs can be a very high percentage of your medical expenses. Coverage for prescription drugs may be available to you by retaining existing coverage you may have or by enrolling in Medicare Part D.
12. The State of Minnesota provides counseling services through the Senior LinkAge Line® to provide advice concerning the purchase of Medicare Supplement policies and enrollment under Medicaid. You can contact the Senior LinkAge Line at 1-800-333-2433 and ask for a Health Insurance Counselor.
13. Contact the Minnesota Department of Commerce for information about other medical insurance products currently available in Minnesota.

You may contact the Minnesota Department of Commerce at any time at:

Minnesota Department of Commerce
Main Office, Golden Rule Building
85 7th Place East, Suite 280
St. Paul, MN 55101
Telephone: 651-539-1500 (local)
651-539-1600 (complaints)

1-800-657-3602 (Greater MN only)
Email: consumer.protection@state.mn.us
Website: <https://mn.gov/commerce/about/contact/>

Mail written complaints to:
Minnesota Department of Commerce
Attn: Consumer Services Center
85 7th Place East, Suite 280
St. Paul, MN 55101

On-line complaints: <https://mn.gov/commerce/consumers/file-a-complaint/>

I. RATE INFORMATION

2025 Monthly Premiums

Plan	Tobacco - Free	Standard
Basic Medicare Select (Senior Gold)		
1. Your cost	\$269.30	\$323.10
2. Medicare Part A deductible	\$36.00	\$36.00
3. Medicare Part B deductible ¹	\$21.40	\$21.40
4. Coverage of 100% Medicare Part B excess charges	\$1.00	\$1.00
5. Optional benefits: Preventive care	\$4.00	\$4.00
Total including all optional benefits =	\$331.70	\$385.50

Plan	Tobacco - Free	Standard
Basic Medicare Supplement (Basic Medicare BlueSM)		
1. Your cost	\$243.80	\$283.85
2. Medicare Part A deductible	\$36.00	\$36.00
3. Medicare Part B deductible ¹	\$21.40	\$21.40
4. Coverage of 100% Medicare Part B excess charges	\$1.00	\$1.00
5. Optional benefits: Preventive care	\$4.00	\$4.00
Total including all optional benefits =	\$306.20	\$346.25

Plan	Tobacco - Free	Standard
Extended Basic Medicare Select (Extended Basic Select BlueSM)	\$308.10	\$369.65
Extended Basic Medicare Select (Extended Basic Select BlueSM) Without coverage of Medicare Part B annual deductible	\$286.70	\$348.25
Extended Basic Medicare Supplement (Extended Basic BlueSM)¹	\$318.15	\$381.80
Extended Basic Medicare Supplement (Extended Basic Blue) Without coverage of Medicare Part B annual deductible	\$296.75	\$306.40
Medicare Supplement Plan with High Deductible (Plan F)¹	\$75.40	\$90.50
Medicare Supplement Plan with High Deductible (Plan F) Without coverage of Medicare Part B annual deductible	\$54.00	\$69.10
Medicare Supplement Plan with 75 Percent Coverage (Plan L)	\$200.20	\$234.65
Medicare Supplement Plan with \$20 and \$50 Copayments (Plan N)	\$178.05	\$213.65
Medicare Supplement Plan with 50 Percent Coverage (Plan K)	\$140.75	\$163.90

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

II. Outline of Medicare Supplement Coverage

	Basic Medicare Select (Senior Gold)	Basic Medicare Supplement (Basic Medicare Blue SM)	Extended Basic Medicare Select (Extended Basic Select Blue SM)	Extended Basic Medicare Supplement (Extended Basic Blue SM)
Maximum Out of Pocket			\$1,000	\$1,000
Medicare Part A Deductible	100% ²	100% ²	100%	100%
Medicare Part A Hospitalization Coinsurance	100%	100%	100%	100%
Medicare Part A Skilled Nursing Facility Coinsurance	100%	100%	100%	100%
Medicare Part B Deductible ¹	100% ²	100% ²	100%	100%
Medicare Part B Excess Charges	100% ²	100% ²	100%	100%
Medicare Part B Medical Expenses Coinsurance	100%	100%	100%	100%
Blood: First 3 Pints Each Year	100%	100%	100%	100%
Preventive care (Up to \$120 Non-Medicare covered)	100% ²	100% ²	100%	100%
Foreign Travel Emergency	80%	80%	80%	80%
Coverage while in a Foreign Country			80%	80%

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

² This coverage is available as an optional rider.

Note: Plans with Maximum Out of Pocket costs will have 100% coverage after that amount is met.

Grey shaded area means coverage is not provided for that plan and benefit.

	Medicare Supplement Plan with High Deductible (Plan F) ²	Medicare Supplement Plan with 50 Percent Coverage (Plan K)	Medicare Supplement Plan with 75 Percent Coverage (Plan L)	Medicare Supplement Plan with \$20 and \$50 Copayments (Plan N) ³
Maximum Out of Pocket		\$7,060	\$3,530	
Medicare Part A Deductible	100%	50%	75%	100%
Medicare Part A Hospitalization Coinsurance	100%	100%	100%	100%
Medicare Part A Skilled Nursing Facility Coinsurance	100%	50%	75%	100%
Medicare Part B Deductible ¹	100%			
Medicare Part B Excess Charges (100%)	100%			100%
Medicare Part B Medical Expenses Coinsurance	100%	50%	75%	100%
Blood: First 3 Pints Each Year	100%	100%	100%	100%
Preventive care (Up to \$120 Non – Medicare covered)				
Foreign Travel Emergency	100%			80%
Coverage while in a Foreign Country				

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

² Benefits from the High Deductible Coverage Plan will not begin until out-of-pocket expenses exceed the annual deductible amount. There is a \$2,800 annual out-of-pocket maximum in 2024. Out – of – pocket expenses for this deductible are expenses that would ordinarily be paid by the contract. These expenses include the Medicare deductible for Part A. This out-of-pocket amount may be adjusted for inflation annually. The Centers for Medicare and Medicaid Services releases this out-of-pocket amount in the Fall of each year. You can locate the updated out-of-pocket expense amount at [bluecrossmn.com/medicare-documents](https://www.bluecrossmn.com/medicare-documents) under All Plans: privacy, complaints and legal → Medicare deductibles, coinsurance and premium (PDF).

³ Medicare Supplement Plan with \$20 and \$50 Copayments (Plan N) coverage applies after \$20 copay for office visits and up to \$50 for emergency when applicable.

Note: Plans with Maximum Out of Pocket costs will have 100% coverage after that amount is met. Grey shaded area means coverage is not provided for that plan and benefit.

Basic Medicare Select (Senior Gold) Coverage

Services	Medicare Pays	Plan Pays	You Pay
Inpatient Hospital Services			
First 60 days	100% after Part A deductible	100% Part A coinsurance 100% Part A deductible with Optional Rider ¹	Optional Rider or Part A deductible
Days 61 – 90	100% after Part A coinsurance		
Days 91 – 150 while using your lifetime reserve days	\$0		
Additional 365 days	\$0		
Beyond additional 365 days	\$0		
Skilled Nursing Care			
First 20 days	100%	\$0	\$0
Days 21–100	100% after Part A coinsurance	100% Part A coinsurance	\$0
Days 101 – 120	\$0	\$0	100%
Hospice (must be provided by a Medicare certified hospice)			
Hospice care and services	100%	100% remaining	\$0
Outpatient drugs	100%	100% remaining	\$0
Inpatient respite care	100%	100% remaining	\$0
Home Health Care (medically necessary)			
Skilled care services/ medical supplies	100%	\$0	\$0
Durable medical equipment	80% after Part B deductible	20% Part B coinsurance 100% Part B deductible with Optional Rider ¹	Optional Rider ¹ or Part B deductible
Medical Expenses			
Hospital treatment	80% after Part B deductible	20% Part B coinsurance	Optional Rider ¹ or Part B deductible
Medical/surgical services		100% Part B deductible with Optional Rider ¹	
Therapy			
Diagnostic testing			
Medicare Part B Excess Charges	\$0	100% Part B Excess Charges with Optional Rider	Optional Rider or Part B Excess Charges

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

Blood			
First 3 pints per year	\$0	100%	\$0
Additional pints of blood	80%	20%	\$0
Foreign Travel (must be medically necessary for hospital, medical, and supply expenses):			
Emergency care only	\$0	80%	20%
Non – Emergency care	\$0	\$0	100%
Preventive Services			
Medicare approved preventive services ²	100%	\$0	\$0
Non – Medicare covered preventive services (up to \$120)	\$0	\$120 with Optional Rider	Optional Rider or 100%
Additional Benefits			
Diagnostic Procedures for Cancer ³	\$0	100%	\$0
Immunizations not otherwise covered under Medicare Part D	\$0	100%	\$0
Outpatient Behavioral Health Treatment Program	\$0	80%	20%
Residential Behavioral Health Treatment Program			
Management and Treatment of Diabetes			
Treatment of Diagnosed Lyme Disease			
Court-Ordered Mental Health Services			
Phenylketonuria			
Reconstructive Surgery			
Scalp Hair Prosthesis - Wigs (\$1,000 max per year)			
Temporomandibular Joint Disorder (TMJ)			
Ventilator-Dependent Persons			

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

² Approved preventive services: bone mass measurement, colorectal screening exams, immunizations, pap smears and pelvic exams, prostate cancer screening exam, Welcome to Medicare exam and Annual Wellness Visits.

³ Diagnostic procedures for cancer benefit includes coverage for diagnostic prostate cancer tests, diagnostic procedures for cancer and outpatient medical and surgical services.

Basic Medicare Supplement Coverage

Services	Medicare Pays	Plan Pays	You Pay
Inpatient Hospital Services			
First 60 days	100% after Part A deductible	100% Part A coinsurance 100% Part A deductible with Optional Rider ¹	Optional Rider or Part A deductible
Days 61 – 90	100% after Part A coinsurance		
Days 91 – 150 while using your lifetime reserve days	\$0		
Additional 365 days	\$0		
Beyond additional 365 days	\$0		
Skilled Nursing Care			
First 20 days	100%	\$0	\$0
Days 21 – 100	100% after Part A coinsurance	100% Part A coinsurance	\$0
Days 101 – 120	\$0	\$0	100%
Hospice (must be provided by a Medicare certified hospice)			
Hospice care and services	100%	100% remaining	\$0
Outpatient drugs	100%	100% remaining	\$0
Inpatient respite care	100%	100% remaining	\$0
Home Health Care (medically necessary)			
Skilled care services/ medical supplies	100%	\$0	\$0
Durable medical equipment	80% after Part B deductible	20% Part B coinsurance 100% Part B deductible with Optional Rider ¹	Optional Rider ¹ or Part B deductible
Medical Expenses			
Hospital treatment	80% after Part B deductible	20% Part B coinsurance	Optional Rider ¹ or Part B deductible
Medical/surgical services		100% Part B deductible with Optional Rider ¹	
Therapy			
Diagnostic testing			
Medicare Part B Excess Charges	\$0	100% Part B Excess Charges with Optional Rider	Optional Rider or Part B excess charges

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

Blood			
First 3 pints per year	\$0	100%	\$0
Additional pints of blood	80%	20%	\$0
Foreign Travel (must be medically necessary for hospital, medical, and supply expenses)			
Emergency care only	\$0	80%	20%
Non – Emergency care	\$0	\$0	100%
Preventive Services			
Medicare approved preventive services ²	100%	\$0	\$0
Non – Medicare covered preventive services (up to \$120)	\$0	\$120 with Optional Rider	Optional Rider or 100%
Additional Benefits			
Diagnostic Procedures for Cancer ³	\$0	100%	\$0
Immunizations not otherwise covered under Medicare Part D	\$0	100%	\$0
Outpatient Behavioral Health Treatment Program	\$0	80%	20%
Residential Behavioral Health Treatment Program			
Management and Treatment of Diabetes			
Treatment of Diagnosed Lyme Disease			
Court – Ordered Mental Health Services			
Phenylketonuria			
Reconstructive Surgery			
Scalp Hair Prosthesis - Wigs (\$1,000 max per year)			
Temporomandibular Joint Disorder (TMJ)			
Ventilator-Dependent Persons			

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

² Approved preventive services: bone mass measurement, colorectal screening exams, immunizations, pap smears and pelvic exams, prostate cancer screening exam, Welcome to Medicare exam and Annual Wellness Visits.

³ Diagnostic procedures for cancer benefit includes coverage for diagnostic prostate cancer tests, diagnostic procedures for cancer and outpatient medical and surgical services.

Extended Basic Medicare Select (Extended Basic Select BlueSM) Coverage

Services	Medicare Pays	Plan Pays	You Pay
Inpatient Hospital Services			
First 60 days	100% after Part A deductible	100% Part A deductible and coinsurance	\$0
Days 61 – 90	100% after Part A coinsurance		
Days 91 – 150 while using your lifetime reserve days	\$0		
Additional 365 days	\$0		
Beyond additional 365 days	\$0		
Skilled Nursing Care			
First 20 days	100%	\$0	\$0
Days 21 – 100	100% after Part A coinsurance	100% Part A coinsurance	\$0
Days 101 – 120	\$0	80%	20%
Hospice (must be provided by a Medicare certified hospice)			
Hospice care and services	100%	100% remaining	\$0
Outpatient drugs	100%	100% remaining	\$0
Inpatient respite care	100%	100% remaining	\$0
Home Health Care (medically necessary)			
Skilled care services/ medical supplies	100%	\$0	\$0
Durable medical equipment	80% after Part B deductible	20% Part B coinsurance & 100% Part B deductible ¹	Part B deductible ¹
Medical Expenses			
Hospital treatment	80% after Part B deductible	20% coinsurance & 100% Part B deductible ¹	Part B deductible ¹
Medical/surgical professional services and supplies			
Therapy			
Diagnostic testing			
Medicare Part B Excess Charges	\$0	100% Part B Excess	\$0

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

Blood			
First 3 pints per year	\$0	100%	\$0
Additional pints of blood	80%	20%	\$0
Foreign Travel (must be medically necessary for hospital, medical, and supply expenses)			
Emergency care only	\$0	80%	20%
Non – Emergency care	\$0	80%	20%
Preventive Services			
Medicare approved preventive services ²	100%	\$0	\$0
Non – Medicare covered preventive services (up to \$120)	\$0	\$120	charges above \$120
Additional Benefits			
Diagnostic Procedures for Cancer ³	\$0	100%	\$0
Immunizations not otherwise covered under Medicare Part D			
Ambulance			
Second Opinion	\$0	80%	20%
Outpatient Behavioral Health Treatment Program			
Residential Behavioral Health Treatment Program			
Management and Treatment of Diabetes			
Treatment of Diagnosed Lyme Disease			
Court – Ordered Mental Health Services			
Oral Surgery			
Phenylketonuria			
Reconstructive Surgery			
Scalp Hair Prosthesis - Wigs (\$1,000 max per year)			
Temporomandibular Joint Disorder (TMJ)			
Ventilator – Dependent Persons			

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

² Approved preventive services: bone mass measurement, colorectal screening exams, immunizations, pap smears and pelvic exams, prostate cancer screening, Welcome to Medicare exam and Annual Wellness Visits.

³ Diagnostic procedures for cancer benefit includes coverage for diagnostic prostate cancer tests, diagnostic procedures for cancer and outpatient medical and surgical services.

The amount you must pay for health services furnished each calendar year will not be more than \$1,000 total for all eligible benefits paid.

Extended Basic Medicare Supplement (Extended Basic Blue) Coverage

Services	Medicare Pays	Plan Pays	You Pay
Inpatient Hospital Services			
First 60 days	100% after Part A deductible	100% Part A deductible and coinsurance	\$0
Days 61 – 90	100% after Part A coinsurance		
Days 91 – 150 while using your lifetime reserve days	\$0		
Additional 365 days	\$0		
Beyond additional 365 days	\$0		
Skilled Nursing Care			
First 20 days	100%	\$0	\$0
Days 21 – 100	100% after Part A coinsurance	100% Part A coinsurance	\$0
Days 101 – 120	\$0	80%	20%
Hospice (must be provided by a Medicare certified hospice)			
Hospice care and services	100%	100% remaining	\$0
Outpatient drugs	100%	100% remaining	\$0
Inpatient respite care	100%	100% remaining	\$0
Home Health Care (medically necessary)			
Skilled care services/ medical supplies	100%	\$0	\$0
Durable medical equipment	80% after Part B deductible	20% Part B coinsurance & 100% Part B deductible ¹	Part B deductible ¹
Medical Expenses			
Hospital treatment	80% after Part B deductible	20% coinsurance & 100% Part B deductible ¹	Part B deductible ¹
Medical/surgical professional services and supplies			
Therapy			
Diagnostic testing			
Medicare Part B Excess Charges	\$0	100% Part B Excess	\$0

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

Blood			
First 3 pints per year	\$0	100%	\$0
Additional pints of blood	80%	20%	\$0
Foreign Travel (must be medically necessary for hospital, medical, and supply expenses)			
Emergency care only	\$0	80%	20%
Non – Emergency care	\$0	80%	20%
Preventive Services			
Medicare approved preventive services ²	100%	\$0	\$0
Non – Medicare covered preventive services (up to \$120)	\$0	\$120	charges above \$120
Additional Benefits			
Diagnostic Procedures for Cancer ³	\$0	100%	\$0
Immunizations not otherwise covered under Medicare Part D			
Ambulance			
Second Opinion	\$0	80%	20%
Outpatient Behavioral Health Treatment Program			
Residential Behavioral Health Treatment Program			
Management and Treatment of Diabetes			
Treatment of Diagnosed Lyme Disease			
Court – Ordered Mental Health Services			
Oral Surgery			
Phenylketonuria			
Reconstructive Surgery			
Scalp Hair Prosthesis - Wigs (\$1,000 max per year)			
Temporomandibular Joint Disorder (TMJ)			
Ventilator – Dependent Persons			

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

² Approved preventive services: bone mass measurement, colorectal screening exams, immunizations, pap smears and pelvic exams, prostate cancer screening exam, Welcome to Medicare exam and Annual Wellness Visits.

³ Diagnostic procedures for cancer benefit includes coverage for prostate cancer tests, diagnostic procedures for cancer and outpatient medical and surgical services.

The amount you must pay for health services furnished each calendar year will not be more than \$1,000 total for all eligible benefits paid.

Medicare Supplement Plan with High Deductible (Plan F)

Services	Medicare Pays	Plan Pays ²	You Pay
Inpatient Hospital Services			
First 60 days	100% after Part A deductible	100% Part A deductible and coinsurance	\$0
Days 61 – 90	100% after Part A coinsurance		
Days 91 – 150 while using your lifetime reserve days	\$0		
Additional 365 days	\$0		
Beyond additional 365 days	\$0	\$0	100%
Skilled Nursing Care			
First 20 days	100%	\$0	\$0
Days 21 – 100	100% after Part A coinsurance	100% Part A coinsurance	\$0
Days 101 – 120	\$0	\$0	100%
Hospice (must be provided by a Medicare certified hospice)			
Hospice care and services	100%	100% remaining	\$0
Outpatient drugs	100%	100% remaining	\$0
Inpatient respite care	100%	100% remaining	\$0
Home Health Care (medically)			
Skilled care services/ medical supplies	100%	\$0	\$0
Durable medical equipment	80% after Part B deductible	20% Part B coinsurance & 100% Part B deductible ¹	Part B deductible ¹
Medical Expenses			
Hospital treatment	80% after Part B deductible	20% Part B coinsurance & 100% Part B deductible ¹	Part B deductible ¹
Medical/surgical services			
Therapy			
Diagnostic testing			
Medicare Part B Excess Charges	\$0	100% Part B Excess	\$0

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

² Benefits from the High Deductible Coverage Plan will not begin until out-of-pocket expenses exceed the annual deductible amount. There is a \$2,800 annual out-of-pocket maximum in 2024. This out-of-pocket amount may be adjusted for inflation annually. The Centers for Medicare and Medicaid Services releases this out-of-pocket amount in the Fall of each year. You can locate the updated out-of-pocket expense amount at [bluecrossmn.com/medicare-documents](https://www.bluecrossmn.com/medicare-documents) under All Plans: privacy, complaints and legal → Medicare deductibles, coinsurance and premium (PDF).

Blood			
First 3 pints per year	\$0	100%	\$0
Additional pints of blood	80%	20%	\$0
Foreign Travel (must be medically necessary for hospital, medical, and supply expenses)			
Emergency care only	\$0	100%	\$0
Non – Emergency care	\$0	\$0	100%
Preventive Services			
Medicare approved preventive services ²	100%	\$0	\$0
Non – Medicare covered preventive services	\$0	\$0	100%
Additional Benefits			
Diagnostic Procedures for Cancer ³	\$0	100%	\$0
Immunizations not otherwise covered under Medicare Part D	\$0	100%	\$0
Outpatient Behavioral Health Treatment Program	\$0	80%	20%
Residential Behavioral Health Treatment Program			
Management and Treatment of Diabetes			
Treatment of Diagnosed Lyme Disease			
Court-Ordered Mental Health Services			
Phenylketonuria			
Reconstructive Surgery			
Scalp Hair Prosthesis - Wigs (\$1,000 max per year)			
Temporomandibular Joint Disorder (TMJ)			
Ventilator – Dependent Persons			

¹ Coverage of the Medicare Part B annual deductible is not available to a newly eligible individual first eligible for Medicare on or after January 1, 2020.

² Approved preventive services: bone mass measurement, colorectal screening exams, immunizations, pap smears and pelvic exams, prostate cancer screening exam, Welcome to Medicare exam and Annual Wellness Visits.

³ Diagnostic procedures for cancer benefit includes coverage for diagnostic prostate cancer tests, diagnostic procedures for cancer and outpatient medical and surgical services.

Out-of-pocket expenses for this plan high deductible are expenses that would ordinarily be paid by the contract. These expenses include the Medicare deductible for Part A.

Medicare Supplement Plan with 50 Percent Coverage (Plan K)

Services	Medicare Pays	Plan Pays	You Pay
Inpatient Hospital Services			
First 60 days	100% after Part A deductible	50% Part A deductible and 100% coinsurance	50% Part A deductible
Days 61 – 90	100% after Part A coinsurance		
Days 91 – 150 while using your lifetime reserve days	\$0		
Additional 365 days	\$0		
Beyond additional 365 days	\$0	\$0	100%
Skilled Nursing Care			
First 20 days	100%	\$0	\$0
Days 21 – 100	100% after Part A coinsurance	50% Part A coinsurance	50% Part A coinsurance
Days 101 – 120	\$0	\$0	100%
Hospice (must be provided by a Medicare certified hospice)			
Hospice care and services	100%	50% remaining	50% remaining
Outpatient drugs	100%	50% remaining	50% remaining
Inpatient respite care	100%	50% remaining	50% remaining
Home Health Care (medically necessary)			
Skilled care services/ medical supplies	100%	\$0	\$0
Durable medical equipment	80% after Part B deductible	10% Part B coinsurance	10% Part B coinsurance 100% Part B deductible
Medical Expenses			
Hospital treatment	80% after Part B deductible	10% coinsurance	10% coinsurance & 100% Part B deductible
Medical/surgical services			
Therapy			
Diagnostic testing			

Note: There is a \$7,060 annual out-of-pocket maximum in 2024 after which eligible Medicare Part A and B expenses are paid at 100%. This out-of-pocket amount may be adjusted for inflation annually. The Centers for Medicare and Medicaid Services releases this out-of-pocket amount in the Fall of each year. You can locate the updated out-of-pocket expense amount at [bluecrossmn.com/medicare-documents](https://www.bluecrossmn.com/medicare-documents) under All Plans: privacy, complaints and legal → Medicare deductibles, coinsurance and premium (PDF).

Blood			
First 3 pints per year	\$0	50%	50%
Additional pints of blood	80%	10%	10%
Foreign Travel (must be medically necessary for hospital, medical, and supply expenses)			
Emergency care only	\$0	\$0	100%
Non – Emergency care	\$0	\$0	100%
Preventive Services			
Medicare approved preventive services ¹	100%	\$0	\$0
Non – Medicare covered preventive services	\$0	\$0	100%
Additional Benefits			
Diagnostic Procedures for Cancer ²	\$0	100%	\$0
Immunizations not otherwise covered under Medicare Part D	\$0	100%	\$0
Outpatient Behavioral Health Treatment Program	\$0	50%	50%
Residential Behavioral Health Treatment Program			
Management and Treatment of Diabetes			
Treatment of Diagnosed Lyme Disease			
Court – Ordered Mental Health Services			
Phenylketonuria			
Reconstructive Surgery			
Scalp Hair Prosthesis - Wigs (\$1,000 max per year)			
Temporomandibular Joint Disorder (TMJ)			
Ventilator – Dependent Persons			

¹ Approved preventive services: bone mass measurement, colorectal screening exams, immunizations, pap smears and pelvic exams, prostate cancer screening exam, Welcome to Medicare exam and Annual Wellness Visits.

² Diagnostic procedures for cancer benefit includes coverage for diagnostic prostate cancer tests, diagnostic procedures for cancer and outpatient medical and surgical services.

Note: There is a \$7,060 annual out-of-pocket maximum in 2024 after which eligible Medicare Part A and B expenses are paid at 100%. This out-of-pocket amount may be adjusted for inflation annually. The Centers for Medicare and Medicaid Services releases this out-of-pocket amount in the Fall of each year. You can locate the updated out-of-pocket expense amount at [bluecrossmn.com/medicare-documents](https://www.bluecrossmn.com/medicare-documents) under All Plans: privacy, complaints and legal → Medicare deductibles, coinsurance and premium (PDF).

Medicare Supplement Plan with 75 Percent Coverage (Plan L)

Services	Medicare Pays	Plan Pays	You Pay
Inpatient Hospital Services			
First 60 days	100% after Part A deductible	75% Part A deductible and 100% coinsurance	25% Part A deductible
Days 61 – 90	100% after Part A coinsurance		
Days 91 – 150 while using your lifetime reserve days	\$0		
Additional 365 days	\$0		
Beyond additional 365 days	\$0	\$0	100%
Skilled Nursing Care			
First 20 days	100%	\$0	\$0
Days 21 – 100	100% after Part A coinsurance	75% Part A coinsurance	25% Part A coinsurance
Days 101 – 120	\$0	\$0	100%
Hospice (must be provided by a Medicare certified hospice)			
Hospice care and services	100%	75% remaining	25% remaining
Outpatient drugs	100%	75% remaining	25% remaining
Inpatient respite care	100%	75% remaining	25% remaining
Home Health Care (medically necessary)			
Skilled care services/ medical supplies	100%	\$0	\$0
Durable medical equipment	80% after Part B deductible	15% Part B coinsurance	5% Part B coinsurance 100% Part B deductible
Medical Expenses			
Hospital treatment	80% after Part B deductible	15% coinsurance	5% coinsurance & 100% Part B deductible
Medical/surgical services			
Therapy			
Diagnostic testing			

Note: There is a \$3,530 annual out-of-pocket maximum in 2024 after which eligible Medicare Part A and B expenses are paid at 100%. This out-of-pocket amount may be adjusted for inflation annually. The Centers for Medicare and Medicaid Services releases this out-of-pocket amount in the Fall of each year. You can locate the updated out-of-pocket expense amount at [bluecrossmn.com/medicare-documents](https://www.bluecrossmn.com/medicare-documents) under All Plans: privacy, complaints and legal → Medicare deductibles, coinsurance and premium (PDF).

Blood			
First 3 pints per year	\$0	75%	25%
Additional pints of blood	80%	15%	5%
Foreign Travel (must be medically necessary for hospital, medical, and supply expenses)			
Emergency care only	\$0	\$0	100%
Non – Emergency care	\$0	\$0	100%
Preventive Services			
Medicare approved preventive services ¹	100%	\$0	\$0
Non – Medicare covered preventive services	\$0	\$0	100%
Additional Benefits			
Diagnostic Procedures for Cancer ²	\$0	100%	\$0
Immunizations not otherwise covered under Medicare Part D	\$0	100%	\$0
Outpatient Behavioral Health Treatment Program	\$0	75%	25%
Residential Behavioral Health Treatment Program			
Management and Treatment of Diabetes			
Treatment of Diagnosed Lyme Disease			
Court – Ordered Mental Health Services			
Phenylketonuria			
Reconstructive Surgery			
Scalp Hair Prosthesis - Wigs (\$1,000 max per year)			
Temporomandibular Joint Disorder (TMJ)			
Ventilator – Dependent Persons			

¹ Approved preventive services: bone mass measurement, colorectal screening exams, immunizations, pap smears and pelvic exams, prostate cancer screening exam, Welcome to Medicare exam and Annual Wellness Visits.

² Diagnostic procedures for cancer benefit includes coverage for diagnostic prostate cancer tests, diagnostic procedures for cancer and outpatient medical and surgical services.

Note: There is a \$3,530 annual out-of-pocket maximum in 2024 after which eligible Medicare Part A and B expenses are paid at 100%. This out-of-pocket amount may be adjusted for inflation annually. The Centers for Medicare and Medicaid Services releases this out-of-pocket amount in the Fall of each year. You can locate the updated out-of-pocket expense amount at [bluecrossmn.com/medicare-documents](https://www.bluecrossmn.com/medicare-documents) under All Plans: privacy, complaints and legal → Medicare deductibles, coinsurance and premium (PDF).

Medicare Supplement Plan with \$20 and \$50 Copayments (Plan N)

Services	Medicare Pays	Plan Pays	You Pay
Inpatient Hospital Services			
First 60 days	100% after Part A deductible	100% Part A deductible and coinsurance	\$0
Days 61 – 90	100% after Part A coinsurance		
Days 91 – 150 while using your lifetime reserve days	\$0		
Additional 365 days	\$0		
Beyond additional 365 days	\$0	\$0	100%
Skilled Nursing Care			
First 20 days	100%	\$0	\$0
Days 21 – 100	100% after Part A coinsurance	100% Part A coinsurance	\$0
Days 101 – 120	\$0	\$0	100%
Hospice (must be provided by a Medicare certified hospice)			
Hospice care and services	100%	100% remaining	\$0
Outpatient drugs	100%	100% remaining	\$0
Inpatient respite care	100%	100% remaining	\$0
Home Health Care (medically necessary)			
Skilled care services/ medical supplies	100%	\$0	\$0
Durable medical equipment	80% after Part B deductible	20% Part B coinsurance	Part B deductible
Medical Expenses			
Hospital treatment	80% after Part B deductible	20% coinsurance	Part B deductible & \$20 copayment ¹
Medical/surgical services			
Therapy			
Diagnostic testing			
Medicare Part B Excess Charges	\$0	100% Part B Excess	\$0

¹ Medicare Supplement Plan with \$20 and \$50 Copayments (Plan N) coverage applies after \$20 copay for office visits and up to \$50 for emergency when applicable. Coverage will be provided for 100 percent of the cost sharing otherwise applicable under Medicare Part B except for the lesser of \$20 or the Medicare Part B coinsurance or co-payment for each covered health care provider office visit and the lesser of \$50 or the Medicare Part B coinsurance or co-payment for each covered emergency room visit; however, this co-payment shall be waived if the insured is admitted to any hospital and the emergency visit is subsequently covered as a Medicare Part A expense.

Blood			
First 3 pints per year	\$0	100%	\$0
Additional pints of blood	80%	20%	\$0
Foreign Travel (must be medically necessary for hospital, medical, and supply expenses)			
Emergency care only	\$0	80%	20%
Non – Emergency care	\$0	\$0	100%
Preventive Services			
Medicare approved preventive services ¹	100%	\$0	\$0
Non – Medicare covered preventive services	\$0	\$0	100%
Additional Benefits			
Diagnostic Procedures for Cancer ²	\$0	100%	\$0
Immunizations not otherwise covered under Medicare Part D	\$0	100%	\$0
Outpatient Behavioral Health Treatment Program	\$0	80%	20%
Residential Behavioral Health Treatment Program			
Management and Treatment of Diabetes			
Treatment of Diagnosed Lyme Disease			
Court – Ordered Mental Health Services			
Phenylketonuria			
Reconstructive Surgery			
Scalp Hair Prosthesis - Wigs (\$1,000 max per year)			
Temporomandibular Joint Disorder (TMJ)			
Ventilator – Dependent Persons			

¹ Approved preventive services: bone mass measurement, colorectal screening exams, immunizations, pap smears and pelvic exams, prostate cancer screening exam, Welcome to Medicare exam and Annual Wellness Visits.

² Diagnostic procedures for cancer benefit includes coverage for diagnostic prostate cancer tests, diagnostic procedures for cancer and outpatient medical and surgical services.

III. OTHER INFORMATION

A. Guarantee Issue

Notice of Medicare Supplement Insurance Portability for Persons Ending or Losing Other Health Coverage. Should you change, lose or cancel your Medicare Supplement and Select coverage with us, you may qualify for the following provision:

Changes in federal and state law contain rights and obligations about issuing Medicare Supplement contracts. The guarantee issue provisions discussed here are in addition to the seven (7) – month open – enrollment window (three (3) months prior to your Medicare effective date, the month of, and up to three (3) months after your Medicare effective date) that Medicare enrollees currently have when they enroll in Medicare Part B.

Medical underwriting is prohibited during periods of guarantee issue and open enrollment and as such it is not a material representation to omit answers to questions regarding medical conditions and health history on the application for purposes of contract rescission or claim denial. Minnesota does not allow post claim underwriting. In addition, there are limitations on denials, conditions and pricing of coverage.

Our Obligation

Blue Cross must guarantee issue certain basic Medicare Supplement and Select contracts to eligible individuals in specific circumstances and may not deny them coverage. We cannot discriminate in the pricing of such a contract because of health status, claims experience, receipt of health care, medical condition or age. We cannot impose a preexisting condition exclusion.

Your Rights

If a Medicare beneficiary loses health coverage under the circumstances listed below, the beneficiary is guaranteed the right to purchase certain Medicare Supplement or Select contracts.

1. In Minnesota, an eligible individual is a person who is eligible for Medicare and who:
 - a) was enrolled in an employer provided retiree benefit plan that provided health benefits that supplement Medicare and the plan terminates or ceases to provide all supplemental benefits; or was enrolled in Medicare Part B and voluntarily disenrolls due to coverage under an employer plan and is subsequently applying within six (6) months of re-enrolling in Medicare Part B due to the termination of employer-sponsored coverage;
 - b) was enrolled in a Medicare Advantage, Medicare Select, Medicare Cost, or Health Care Prepayment Plan, and the enrollment ends because:
 - i) the plan's certification under Medicare has been terminated or the plan discontinues providing benefits in the area in which the person resides;
 - ii) the individual cannot continue with the plan because the individual changes residence; or
 - iii) the individual demonstrates that the plan violated a material provision of the contract for coverage or that the organization materially misrepresented the plan's provisions in marketing;
 - c) was enrolled in a Medicare supplement contract and the enrollment ends because:
 - i) the insurer becomes insolvent or other involuntary termination of coverage occurs;
 - ii) the insurer substantially violated a material provision of the contract or materially misrepresented the contract's provisions in marketing the contract to the individual.

Eligible individuals described in numbers a) through c) (above) are entitled to a Basic Medicare Supplement or a Basic Medicare Select contract from any Minnesota issuer.

- d) was enrolled under a Medicare Supplement contract and terminates coverage to enroll for the first time in a Medicare Advantage, Medicare Cost, Health Care Prepayment Plan, or Medicare Select plan, and the individual then disenrolls from that plan within the first 12 months. Eligible individuals are entitled to the same Medicare Supplement contract in which the individual was most recently enrolled, if available, from the same issuer. If the contract is not available, the person is entitled to a Basic Medicare Supplement or Select contract offered by any issuer.
- e) After first enrolling in Medicare Part B, enrolls in a Medicare Advantage plan and then disenrolls from that plan within 12 months. Eligible individuals are entitled to any Medicare Supplement or Select contract offered by any issuer.

You must apply for Blue Cross Medicare Supplement or Select coverage within 63 calendar days of the date your coverage terminates (listed above) in order for us to determine if guarantee issue of coverage applies to you. If you apply after this 63 day period, you may be required to complete a health history application. If your Medicare Advantage plan is terminating, you have 63 days from the date of your plan's official Notice of Termination, as well as 63 calendar days after the plan's actual termination, to apply for Blue Cross coverage under guarantee issue.

If your employer group coverage is being terminated, you have 63 days from the date of official notice or from the date that you are notified of a denied claim. Applications outside of those periods may require a completed health history application, unless you are otherwise eligible for guarantee issue of coverage.

B. Right to Return Contract

If you are not satisfied with this contract, you may cancel it by midnight of the 30th day after you receive it. To do so you must return the contract and mail a written notice to:

Blue Cross Blue Shield of Minnesota
 P.O. Box 982801
 El Paso, TX 79998-2801

We will return all payments (including any fees or charges if applicable) made for this contract within 10 business days after we receive the returned contract and cancellation notice. The contract will then be considered void from the beginning.

C. Replacing a Policy, Certificate or Contract

If you are purchasing or canceling a supplement from Blue Cross, DO NOT cancel your old coverage until your new coverage is approved and you are certain that you want to keep it. This will prevent a suspension in coverage.

D. Notice of Noncoverage

This contract does not cover all of your medical expenses beyond those covered by Medicare. This contract does not cover all skilled nursing home care expenses and does not cover custodial or residential nursing care. Read your contract carefully to determine which nursing home facilities and expenses are covered by your contract.

E. Relationship to Medicare

Neither Blue Cross nor its agents are associated with Medicare.

F. Completing Your Application for Coverage

Carefully review the application before you sign it. **This section is not applicable during open enrollment and guaranteed issue periods when medical underwriting is prohibited.**

Should you have any questions as you fill out your application for coverage, please call your Blue Cross agent or Medicare consultant for assistance. We are happy to help.

As you fill out the application for new coverage or make optional benefit changes to your existing coverage, please be sure to answer all application questions about your medical and health history truthfully and completely. You do not need to complete health history questions if you are eligible for guarantee issue (including the seven (7) – month open – enrollment window (three (3) months prior to your Medicare effective date, the month of, and up to three (3) months after your Medicare effective date) following your Part B effective date). Blue Cross may cancel your coverage or refuse to pay your claims, or adjust your rate, if you omit or falsify important medical information.

G. Grievance Procedures (Basic Medicare Select and Extended Basic Medicare Select)

In compliance with state statutes governing Medicare Select Plans, Blue Cross has established the following procedures for resolution of complaints concerning either the provision of health care or Blue Cross' administration of the terms of this contract:

1. If you orally notify Blue Cross that you wish to register a complaint, Blue Cross shall promptly provide a complaint form that includes:
 - a) the telephone number for service or other departments, or persons equipped to advise complaints;
 - b) the address to which the form must be sent;
 - c) a description of Blue Cross' internal complaint system and time limits applicable to that system; and
 - d) the telephone number to call to inform the Commissioner of Commerce.
2. Blue Cross shall provide for informal discussions, consultations, conferences, or correspondence between you and a person with the authority to resolve or recommend the resolution of the complaint. Within 30 calendar days after receiving the written complaint, Blue Cross must notify you in writing of its decision and the reasons for it. If the decision is partially or wholly adverse to you, the notification must advise you of the right to appeal according to item 3, including your option for a written reconsideration or a hearing, the right to arbitrate according to item 4, and the right to notify the Commissioner of Commerce. If Blue Cross cannot make a decision within 30 calendar days due to circumstances outside the control of Blue Cross, Blue Cross may take up to an additional 14 calendar days to notify you, provided Blue Cross informs you in advance of the extension of the reasons for the delay.
3. If you notify Blue Cross in writing of your desire to appeal Blue Cross' initial decision, Blue Cross shall provide you the option of a hearing or a written reconsideration.
 - a) If you choose a hearing, a person or persons with authority to resolve or recommend the resolution of the complaint shall preside, but the person or persons presiding must not be solely the same person or persons who made the decision under item 2.
 - b) If you choose a written reconsideration, those with authority to resolve the complaint shall investigate the complaint, but the person or persons investigating must not be solely the same person or persons who made the decision under item 2.
 - c) Hearings and written reconsiderations shall include the receipt of testimony, correspondence, explanations, or other information from you, staff persons, administrators, providers, or other persons, as is deemed necessary by the person or persons investigating the complaint in the case of a reconsideration or presiding person or persons in the case of a hearing for a fair appraisal and resolution of the complaint.
 - d) In the case of a written reconsideration, a written notice of all key findings shall be given to you within 30 days of Blue Cross' receipt or your written notice of appeal.
 - e) In the case of a hearing, concise written notice of all key findings shall be given to you within 45 days after Blue Cross' receipt of your written notice of appeal.
4. You may request, or Blue Cross shall provide the opportunity for binding arbitration of any complaint which is unresolved by the mechanisms set forth in the appeal process noted in item 2. Arbitration must be conducted according to the American Arbitration Association Rules.

5. If the subject of the complaint relates to a malpractice claim, the complaint shall not be subject to arbitration.
6. If a complaint involves a dispute about an immediately and urgently needed service that Blue Cross claims is experimental or investigative, not medically necessary, or otherwise not generally accepted by the medical profession, the procedures in items 1 to 4 do not apply. Blue Cross must use an expedited dispute resolution process appropriate to the particular situation.
 - a) By the end of the next business day after the complaint is registered, Blue Cross shall notify the Commissioner of Commerce of the nature of the complaint, the decision of Blue Cross, if any, and a description of the review process used or being used.
 - b) If a decision is not made by the end of the next business day following the registration of the complaint, Blue Cross shall notify the Commissioner of Commerce of its decision by the end of the next business day following its decision.

For purposes of this item, complaints need not be in writing.

You may contact the Minnesota Department of Commerce at any time at:

Minnesota Department of Commerce

Main Office, Golden Rule Building

85 7th Place East, Suite 280

St. Paul, MN 55101

Telephone: 651-539-1500 (local)

651-539-1600 (complaints)

1-800-657-3602 (Greater MN only)

Email: consumer.protection@state.mn.us

Website: <https://mn.gov/commerce/about/contact/>

Mail written complaints to:

Minnesota Department of Commerce

Attn: Consumer Services Center

85 7th Place East, Suite 280

St. Paul, MN 55101

On-line complaints: <https://mn.gov/commerce/consumers/file-a-complaint/>