What is a Medicare Supplement?	Medicare Supplement plans cover the gaps in Original Medicare such as deductibles, co-payments and coinsurance.
Medicare Supplement Plans Available in California:	2010 Standardized Plans: A, F, G, N & Innovative F Pre-65/Disability Plans: A, F, N & Innovative F **(Not available to individuals who qualify for Medicare due to ESRD).** *(See Product Offering chart for additional information)*
Service Area	Entire state of California (6 rating areas)
Waiting Period	Currently, Anthem Blue Cross does not impose a pre-existing benefit-waiting period in California.
Underwriting and Plan Switching/Transfers	Outside of Open Enrollment and select Guaranteed Issue (GI) right situations underwriting applies. *(See Product Offering chart for additional information)* Any plan changes will require the member to complete a new application. Underwriting review is required for all plans except Plan N. Underwriting will also be required if a member would like to move to an Innovative Plan (F).
Premium Rates (March Renewal)	Based on: ▪ Plan Chosen ▪ Area ▪ Attained Age Rating (1–yr bands to age 81) ▪ Tobacco Usage
Billing Options & Discounts	▪ Monthly premium – Automatic bank draft (EFT) only; receive **$2 discount on monthly premium** ▪ Quarterly premium – Direct Bill (No billing discount) ▪ Annual premium – Direct Bill; **receive $48 discount** by paying premium for the entire year (Note: Based on the policy effective date, the discount may be pro-rated the first year). ▪ **New to Medicare (NTM) Discount**: Eligible Plan F and Innovative F members receive a **$20 monthly premium savings** for the first 12-months of enrollment. Available to applicants age 65+ and coverage effective date is within 6-months of their Medicare Part B effective date. ▪ Save 5% when more than one member in the household enrolls in a Medicare Supplement plan with us. The discount is for policies with effective dates of June 1, 2010 or after and available to those members who occupy the same housing unit. When a member qualifies for both the household and billing discounts, the household discount is applied first, before the billing discount is calculated. **Discounts can be combined.**
Send Money with Application?	**NO** – do not send payment with application, whether applying online or via paper submission.
Innovative Benefit	Innovative F includes coverage for an annual exam (co-pay may apply) and an allowance based benefit for hearing aids and vision hardware in addition to providing a 24/7 NurseLine • Hearing benefits are provided through Hearing Care Solutions and participating providers • Vision benefits are provided by Blue View Vision (Insight Network) and administered by EyeMed

SilverSneakers and Discount Programs	In CA, SilverSneakers ® is offered as a value-added program on our currently marketed plans. Through SpecialOffers members have access to discounts for vision, hearing, health, wellness and many other programs.
Anthem Extras/Dental Plans:	California offers a choice of four AnthemExtras Packages to purchase to complement our standard Medicare Supplement plans: ▪ Standard ▪ Premium ▪ Premium Plus ▪ Premium Plus Dental Only Members enrolling into Innovative F will have the option to select dental only plans rather than the AE Packages as they duplicate benefits.

Plan Offerings: Open Enrollment; Guaranteed Issue

California	
Effective 1/1/2018	
Open Enrollment	
Turning age 65 **OR** first enroll into Medicare Part B	**Available Offerings:** All Plans in the Market (A, F, G, N, Innovative F)
Guaranteed Issue Situation	
Loss of Group Coverage: When the plan terminates OR no longer covers all of the payment for the 20% coinsurance. This includes but is not limited to a retiree, union, COBRA or Cal-COBRA plan. This includes a loss of eligibility due to the divorce or death of a spouse. **MA Trial Right:** When first eligible for Medicare Part A individual enrolled into an MA plan or PACE (Programs of All-inclusive Care for the Elderly) and disenrolls from the plan or program not later than **twelve (12) months** after the effective date of enrollment. **Medicare SELECT:** O65 and Medicare Select coverage terminated due to change of residence. **U65: see Other GI** **Birthday Rule:** Current Medicare Supplement enrollee can choose to change to a Plan with the same or fewer benefits with any carrier. **Loss of Eligibility for Medicaid/MediCal**: O65: Due to increase in income or assets lose eligibility and return to Original Medicare. **U65: see Other GI** **Military Base Closure or Loss of Access:** Services for a military retiree or the retiree's Medicare eligible spouse or dependent as a result of base closure or access to services because no longer available at the base or individual relocates. **U65: see Other GI**	**Available Offerings:** All Plans in the Market (A, F, G, N, Innovative F) Innovative F is excluded from the Birthday rule since it offers more benefits than Plan F

All Other GI Situations:	Available Offerings: A, F, N
Disabled	
CA-Disabled	Plans A, B, C, F, and Innovative F; K or L; M or N (if available) – at the disabled rate. Not available to those that qualify for Medicare due to ESRD. U65 application must be submitted within the first six (6)-months of enrollment into Medicare Part B or notice of eligibility for Medicare.
Tobacco Rating	
Tobacco rating applies to new plans and plan changes if the applicant is **not in an Open Enrollment** or a **GI situation**. All changes require a new application with all demographic information including ***tobacco question*** answered.	
Renewal Dates	
All Plans Renew on March 1.	

Please check with your doctor before you start a physical activity program. The SilverSneakers® Fitness Program is provided by an independent company. SilverSneakers is a value-added program. It is not insurance and not part of the Medicare Supplement insurance plans. It can be changed or withdrawn at any time. The SilverSneakers fitness program is provided by Tivity Health, an independent company. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2017 Tivity Health, Inc. All rights reserved.