

<b>What is a Medicare Supplement?</b>	Medicare Supplement plans cover the gaps in Original Medicare such as deductibles, co-payments and coinsurance.
<b>Medicare Supplement Plans Available in Virginia:</b>	2010 Standardized Plans: A, F, G & N. Plans Not available for under age 65.
<b>Service Area</b>	Virginia (excluding the City of Fairfax, the Town of Vienna and the area east of State Route 123).
<b>Waiting Period</b>	<p>6-month benefit waiting period for coverage of any condition for which medical treatment or advice received within the 6 months prior to the effective date of this policy.</p> <p>Time covered under any other health insurance (creditable coverage) will be counted toward reducing this 6-month benefit waiting period, if there is not a break in coverage greater than 63 days between the termination of the other coverage and the effective date of this policy.</p>
<b>Underwriting</b>	Underwriting applies outside of Open Enrollment/Guaranteed Issue. Please refer to the Product Movement chart for guidelines on plan movement.
<b>Premium Rates (July Renewal)</b>	<p>Based on:</p> <ul style="list-style-type: none"> <li>▪ Plan Chosen</li> <li>▪ Area</li> <li>▪ Gender</li> <li>▪ Attained Age rating (1-yr age bands)</li> <li>▪ Tobacco Usage</li> </ul>
<b>Billing Options &amp; Discounts</b>	<ul style="list-style-type: none"> <li>▪ Monthly premium – Automatic bank draft (EFT) receives <b>\$2 discount on monthly premium</b></li> <li>▪ Monthly premium – Coupon book (regular rate, no discount)</li> <li>▪ Quarterly premium – Direct Bill</li> <li>▪ Annual premium – Direct Bill; <b>receive \$48 discount by paying premium for the entire year</b> (Note: Based on the policy effective date, the discount may be pro-rated the first year.)</li> <li>▪ <b>Save 5%</b> 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.</li> </ul> <p>When a member qualifies for <u>both</u> the household and billing discounts, the household discount is applied first, before the billing discount is calculated.</p> <p><b>Discounts can be combined.</b></p>
<b>Send Money with Application?</b>	<b>NO</b> – do not send payment with application, whether applying online or via paper submission.
<b>SilverSneakers®</b>	As of September 2016, <b>SilverSneakers®</b> was added to the currently marketed Medicare Supplement Plans as a value added program.

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<p><b>Discount Programs</b></p>	<p><b>SpecialOffers</b>, offering discounts from various vendors for:</p> <ul style="list-style-type: none"> <li>▪ Vision and hearing discounts</li> <li>▪ Health and Wellness</li> <li>▪ Weight loss programs</li> <li>▪ Fitness club memberships</li> <li>▪ Eldercare support</li> </ul>
<p><b>Anthem Extras (Now included with applications!)</b></p>	<p>Beginning January 2017, Anthem will offer a choice of four Anthem Extras packages that will complement our Medicare Supplement plans. The Premium and Premium Plus offered alongside our currently marketed Medicare Supplement plans will not include SilverSneakers. Prospects wanting to enroll in an Anthem Extras package with SilverSneakers will need to submit an Anthem Extras application.</p> <ul style="list-style-type: none"> <li>▪ Standard</li> <li>▪ Premium Plus Dental Only</li> <li>▪ Premium*</li> <li>▪ Premium Plus*</li> </ul> <p>The Anthem Extras Packages are optional benefits and are available for an additional premium. They are not part of the Medicare Supplement plan. Separate enrollment materials will be issued to the applicant.</p> <p>*Applications including Premium and Premium Plus Packages selections will no longer be accepted after 4/24/17</p>

**See Plan Offerings on next page**

## Plan Offerings: Open Enrollment; Guaranteed Issue; Plan Transfers

**Please note: A complete application is needed for any movement.**

Virginia				
Effective 7/1/2017				
Open Enrollment		Turning age 65 <b>OR</b> first enroll into Medicare Part B		
Available Offerings: All Plans in the Market (A, F, G, N)				
Guaranteed Issue Situation				
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 <b>twelve (12) months</b> after the effective date of enrollment.		Available Offerings: All Plans in the Market (A, F, G, N)		
All Other GI Situations:		Available Offerings: A, F; in addition, Anthem allows for Plan N		
Anthem Blue Cross and Blue Shield Member Movement/Plan Switchers				
Transfer From:		Transfer To:		
	Mod Plan A (Gender)	Mod Plan F (Gender)	2017 Mod Plan G (Gender)	Mod Plan N (Gender)
Pre-Standard Plan (any)	Underwriting Required			
1992 Standard Plan (any)				
2010 Modernized Plan A (Unisex)				
2010 Modernized Plan F (Unisex)				
2010 Modernized Plan High F (Unisex)				
2010 Modernized Plan G (Unisex)				
2010 Modernized Plan N (Unisex)				
Disabled				
VA-Disabled	No U65/Disabled Offer			
Tobacco Rating				
Beginning 3/1/15, tobacco rating applies to new plans and plan changes - if the applicant is not in an open enrollment or a GI right situation. After the new application is implemented, a new full application is required for any change in coverage.				
Notes and Exceptions				
Select Issue Age plan moving to a Modernized Attained Age plan does not require Underwriting. Movement from a Unisex Modernized Plan sold 6/1/2010 - 2/28/15 to a Gender-rated Modernized Plan sold on or after 3/1/15 is allowed but requires Underwriting. 2017 Modernized Plan G (Gender-rated) open to new enrollment effective July 1, 2017.				
Renewal Dates				
Modernized plans renew July 1. Pre-Modernized renew on Jan, June or July. Check the specific plans.				

*Discounts and vendors through SpecialOffers 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. Discounts through SpecialOffers and SilverSneakers® are not insurance and are not part of the Medicare Supplement plans. The SilverSneakers® Fitness Program is provided by an independent company.*

Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

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