



Senior GoldSM

2010



Worry-free coverage to fill the gaps in Original Medicare

Medicare covers some of your health care expenses, but you still have to pay deductibles, copayments and coinsurance with no out-of-pocket maximums. Senior Gold from Blue Cross and Blue Shield of Minnesota can help.

Senior Gold is Minnesota's most popular Medicare supplement plan. You're covered right away for deductibles, copayments and coinsurance for Medicare-eligible services and supplies. With Senior Gold, you'll enjoy these plan features:

- **Easy access to providers**
Live or travel anywhere in the United States and receive plan benefits. In some cases, participating providers must be used as outlined in the *Summary of Coverage and Disclosure of Information*.
- **Worldwide coverage**
Emergency care received outside of the United States is covered at 80 percent.
- **Guaranteed renewable**
As long as you pay your premium, Senior Gold automatically renews.

- **Healthy lifestyle support**

Take advantage of the Fitness Program, Stop-Smoking Support and discounts on eyewear and hearing aids. Plus, you always have access to the 24-Hour Nurse Advice Line.

- **Preventive care**

For a small monthly charge, choose the optional preventive care benefit.

A tradition of care

Blue Cross has been helping Minnesotans with health care for over 75 years and people with Medicare since the program began. You can count on us to be here providing protection, value and service.

For additional information or to learn how to enroll:

Contact your licensed Blue Cross sales representative or contact us directly

Toll free **1-877-662-2583**

TTY users call **1-866-582-1158**

8 a.m. to 8 p.m. Central Time, 7 days a week

www.bluecrossmn.com/medicare

2010 Senior Gold benefits

This chart provides a snapshot of the medical benefits of Senior Gold. For information about Original Medicare benefits and additional details, refer to the *Summary of Coverage and Disclosure of Information* which can be found in the 2010 Senior Gold enrollment kit or on our website. **Benefits shown are the amount you pay for Medicare-eligible services and supplies for 2010.**

| Benefit category | Senior Gold with preventive care |
|--|--|
| Monthly plan premium* (amount you pay) | In addition to the Medicare Part B premium, <ul style="list-style-type: none"> • Tobacco-free: \$199 • Standard: \$261 Includes \$5 premium for optional preventive care coverage. |
| Deductible (amount you pay before coverage begins) | \$0 |
| Doctor office visits Primary care and specialists | \$0 |
| Preventive services¹ | \$0 |
| Cancer screenings¹ | \$0 and the plan offers broader coverage of cancer screenings than Original Medicare |
| Emergency care | \$0 for emergency care in the United States |
| Urgently needed care | \$0 for urgently needed care in the United States |
| Travel coverage | \$0 for services within the United States 20% coinsurance for eligible emergency care worldwide |
| Inpatient hospital care (per benefit period) | \$0 |
| Skilled nursing care (per benefit period) | \$0 |
| Outpatient care Therapy/outpatient visits, certain lab services, outpatient or ambulatory surgical center visits | \$0 |
| Diabetes self-monitoring training and diabetes supplies² | \$0 |
| Durable medical equipment, prosthetics | \$0 |

You must be a Minnesota resident to apply for Senior Gold.

*If your effective date of coverage is June 1, 2010 or later, premiums may be different. Plan premiums are subject to change each calendar year regardless of your effective date. Contact your sales representative or Blue Cross for additional information.

¹Annual service and/or coverage limits may apply.

²Senior Gold provides coverage for certain diabetic supplies and services not covered by Medicare Part B or Part D.