

Group Plan65[®] Plan C with SNF



Our Group Plan65 Plan C is a Medicare Supplement "Medigap" plan that picks up where Medicare leaves off, making it easier for you to budget your healthcare expenses. You can get care from Original Medicare-participating providers of your choice nationwide. This plan pays for Original Medicare's cost-sharing deductibles and coinsurance. It does not cover services beyond what Original Medicare provides, unless otherwise noted.

Benefit Features	With Original Medicare, you pay:	With Medicare and Group Plan65 Plan C, you pay:	
Part A Services			
Hospitalization		\$0	
• First 60 days	\$1,600 per benefit period		
• Days 61 - 90	\$400 per day		
• Days 91 and after while using 60 lifetime reserve days	\$800 per day		
• Once lifetime reserve days are used, an additional 365 days	All costs		
Skilled nursing facility care			
• First 20 days	\$0		
• Days 21 - 100	\$200.00 per day	All costs	
• Days 101 and after	All costs		
Part B Services			
Part B excess charges	All costs	All costs	
Immunizations & screenings	\$0	\$0	
• Immunizations			
• Bone mass measurement			
• Colorectal screening exams			
• Diabetes screening			
• Annual mammography screening			
• Pap tests and pelvic exams			
• Prostate cancer screening exams			
Lab services (Medicare-covered)	20% of Medicare-approved amounts after \$226 annual deductible		
Home health care (Medicare-covered)			
Hospice care			Medicare copay/coinsurance
Office visits			20% of Medicare-approved amounts after \$226 annual deductible
• Doctor visits			
• Non-routine hearing services			
• Non-routine vision care			
• Non-routine podiatry services			
• Chiropractic services (limited)			
Emergency room		20% after \$250 deductible ¹	
Outpatient surgery			
Diagnostic tests and X-rays			
Durable medical equipment and prosthetics			
Urgently needed care			
Ambulance services			
Foreign travel care	All costs		

1. \$250 deductible is annual. There is a \$50,000 lifetime maximum for the foreign travel care benefit.

Recent changes in federal law prohibit BCBSRI from offering Plan C to anyone who is eligible for Medicare on or after January 1, 2020. For more information about how this change may affect your employees, contact Mark Thomas at the number on the back of this page.

Enrolling in Group Plan65[®] Plan C?

**Contact Mark Thomas, Group Medicare Account Executive,
at (401) 459-2409 for more information.**

Already a Group Plan65[®] Plan C Member?

**Contact the Medicare Concierge team at
1-800-267-0439 (TTY: 711) for more information.**

Hours: Monday through Friday, 8:00 a.m. to 8:00 p.m.; Saturday, 8:00 a.m. to noon.

(Open seven days a week, 8:00 a.m. to 8:00 p.m., October 1 - March 31.)

You can use our automated answering system outside of these hours.

This is a summary of benefits. It is not a contract. For details about cost and coverage, including any limits and exclusions not noted here, please call the Group Medicare Account Executive at the number listed above or refer to the plan's subscriber agreement online at bcbsri.com. To be eligible for Group Plan 65, you must be enrolled in both Part A and Part B of the Original Medicare Program. All services should be received from an Original Medicare-participating provider, except in emergencies. 2023 Part A Deductible = \$1,600 per benefit period. 2023 Part B Deductible = \$226 per calendar year. Medicare amounts are current for 2023 and may change on an annual basis. Part B deductible may apply to Medicare approved doctor's visits. Not contracted with or endorsed by the U.S. Government or the federal Medicare program. Insured by Blue Cross & Blue Shield of Rhode Island. The purpose of this communication is the solicitation of insurance. You may be contacted by a licensed insurance producer or insurance company. These policies have exclusions or limitations. Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

