

Home

Blue Shield Medicare Supplement Plans

Summary of Benefits and Provisions

Benefit Plans A, C, D, F, and K
Effective January 1, 2011

For more information,
please contact your broker.

Blue Shield of California Medicare Supplement plans

Please take a few minutes to review the information in this booklet.

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Benefit chart of Medicare Supplement Plans Sold on or after January 1, 2011

Medicare supplement contracts can be sold in only standard plans. This chart shows the benefits included in each plan. Every insurance company must offer Plan A. Some plans may not be available. Plans E, H, I, and J are no longer available for sale. Blue Shield offers Plans A, C, D, F, and K, which are shaded in gray in the chart below.

Basic benefits

Hospitalization

- Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Blood

- First three pints of blood each year.

Medical Expenses

- Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L, and N require the insured to pay a portion of Part B coinsurance or copayments.

Hospice

- Part A coinsurance.

Comparison Chart of the 10 Standard Medicare Supplement Plans

A	B	C	D	F	F*	G	K	L	M	N
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance*		Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance		Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible						
				Part B Excess (100%)		Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
							Calendar-year maximum copayment \$4,640; paid at 100% after maximum reached	Calendar-year maximum copayment \$2,320; paid at 100% after maximum reached		
SilverSneakers Fitness Program		SilverSneakers Fitness Program	SilverSneakers Fitness Program	SilverSneakers Fitness Program			SilverSneakers Fitness Program			

* Plan F also has an option called a high deductible Plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,000 deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed \$2,000. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

INFORMATION ABOUT PREPAID OR PERIODIC CHARGES

Blue Shield can only raise your charges if it raises the charge for all contracts like yours in this state. Because plan dues are based on age, your dues will increase when you turn 67, 69, 71, 73, 75, 77, 79, 81, 83, and/or 85 years old.

Opportunities for additional savings

Welcome to Medicare Rate Savings

New to Medicare? Then we want to welcome you! You can save \$10 each month for the first 12 months on your Medicare Supplement plan rates if you're new to Medicare Part B.¹

To qualify, you must be age 65 or older, and Blue Shield must receive your application within six months of the date you first enrolled for benefits under Medicare Part B. The savings will be in effect for the first 12 months of your plan dues.

The Welcome to Medicare Rate Savings is available for all Medicare Supplement plans that Blue Shield offers. And, you can also take advantage of our two-party rates and Easy\$PaySM method of payment for additional rate savings.

Easy\$Pay

Easy\$Pay is a simple, convenient way to pay your dues. Simply authorize Blue Shield to withdraw the monthly dues from your personal checking or savings account. By choosing this method, you will save \$2 per month on your plan dues.¹ Easy\$Pay savings are not available for automatic payment by credit card.

Two-party enrollment

If you and your spouse or domestic partner are age 65 or older, apply together, and are accepted in the same benefit plan type, you may be able to save on your combined monthly dues if coverage is issued under one agreement.¹ Two-party rates are based on the age of the older party. For more information, please ask your Blue Shield representative for eligibility and details about our two-party enrollment feature.

Please note: If you are currently enrolled in a Medicare Supplement plan, you may transfer to a plan of equal or lesser value during an annual open enrollment period, which begins every year on your birthday and lasts for 30 days. However, if you currently have a two-party agreement and change to a benefit plan that is different from your spouse or domestic partner's, you will no longer be eligible for the two-party rate if your spouse does not change to the same plan.

Region 1

Los Angeles County (except for ZIP codes 91711, 91759, 91765, 91766, 91767, 93535, 93544, 93563, and 93591)

Monthly Plan Dues – billed and to be paid in advance

The amounts listed are **before** any applicable Welcome to Medicare Rate Savings or Easy\$Pay savings are applied.

Effective Date November 1, 2010

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$109	\$149	\$127	\$160	\$71
67 to 68	\$115	\$156	\$133	\$168	\$74
69 to 70	\$126	\$171	\$146	\$185	\$81
71 to 72	\$145	\$197	\$168	\$212	\$93
73 to 74	\$166	\$226	\$192	\$244	\$107
75 to 76	\$183	\$249	\$212	\$268	\$118
77 to 78	\$199	\$271	\$230	\$292	\$128
79 to 80	\$213	\$290	\$247	\$312	\$137
81 to 82	\$226	\$307	\$261	\$331	\$145
83 to 84	\$237	\$322	\$274	\$347	\$152
85 plus	\$248	\$338	\$288	\$365	\$160
64 or younger ²	\$559	\$761	\$648	\$821	\$359

Two-party rates¹

Age range	A	C	D	F	K
65 to 66	\$212	\$292	\$248	\$314	N/A
67 to 68	\$205	\$287	\$241	\$311	N/A
69 to 70	\$227	\$317	\$267	\$345	N/A
71 to 72	\$265	\$369	\$311	\$399	N/A
73 to 74	\$307	\$427	\$359	\$463	N/A
75 to 76	\$341	\$473	\$399	\$511	N/A
77 to 78	\$373	\$517	\$435	\$559	N/A
79 to 80	\$401	\$555	\$469	\$599	N/A
81 to 82	\$427	\$589	\$497	\$637	N/A
83 to 84	\$449	\$619	\$523	\$669	N/A
85 plus	\$471	\$651	\$551	\$705	N/A
64 or younger ²	N/A	N/A	N/A	N/A	N/A

Tobacco Rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance.

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$130	\$177	\$151	\$191	\$84
67 to 68	\$137	\$186	\$158	\$200	\$88
69 to 70	\$150	\$204	\$174	\$220	\$97
71 to 72	\$172	\$234	\$200	\$253	\$111
73 to 74	\$198	\$269	\$229	\$290	\$128
75 to 76	\$218	\$296	\$252	\$319	\$140
77 to 78	\$237	\$323	\$275	\$348	\$153
79 to 80	\$254	\$345	\$294	\$372	\$163
81 to 82	\$269	\$366	\$311	\$394	\$173
83 to 84	\$282	\$384	\$327	\$414	\$181
85 plus	\$296	\$403	\$343	\$435	\$190
64 or younger ²	\$666	\$908	\$772	\$979	\$428

Two-party rates¹ do not apply

Region 2

Orange County

Monthly Plan Dues – billed and to be paid in advance

The amounts listed are **before** any applicable Welcome to Medicare Rate Savings or Easy\$Pay savings are applied.

Effective Date November 1, 2010

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$109	\$149	\$127	\$160	\$71
67 to 68	\$115	\$156	\$133	\$168	\$74
69 to 70	\$126	\$171	\$146	\$185	\$81
71 to 72	\$145	\$197	\$168	\$212	\$93
73 to 74	\$166	\$226	\$192	\$244	\$107
75 to 76	\$183	\$249	\$212	\$268	\$118
77 to 78	\$199	\$271	\$230	\$292	\$128
79 to 80	\$213	\$290	\$247	\$312	\$137
81 to 82	\$226	\$307	\$261	\$331	\$145
83 to 84	\$237	\$322	\$274	\$347	\$152
85 plus	\$248	\$338	\$288	\$365	\$160
64 or younger ²	\$559	\$761	\$648	\$821	\$359

Two-party rates¹

Age range	A	C	D	F	K
65 to 66	\$212	\$292	\$248	\$314	N/A
67 to 68	\$205	\$287	\$241	\$311	N/A
69 to 70	\$227	\$317	\$267	\$345	N/A
71 to 72	\$265	\$369	\$311	\$399	N/A
73 to 74	\$307	\$427	\$359	\$463	N/A
75 to 76	\$341	\$473	\$399	\$511	N/A
77 to 78	\$373	\$517	\$435	\$559	N/A
79 to 80	\$401	\$555	\$469	\$599	N/A
81 to 82	\$427	\$589	\$497	\$637	N/A
83 to 84	\$449	\$619	\$523	\$669	N/A
85 plus	\$471	\$651	\$551	\$705	N/A
64 or younger ²	N/A	N/A	N/A	N/A	N/A

Tobacco Rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance.

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$130	\$177	\$151	\$191	\$84
67 to 68	\$137	\$186	\$158	\$200	\$88
69 to 70	\$150	\$204	\$174	\$220	\$97
71 to 72	\$172	\$234	\$200	\$253	\$111
73 to 74	\$198	\$269	\$229	\$290	\$128
75 to 76	\$218	\$296	\$252	\$319	\$140
77 to 78	\$237	\$323	\$275	\$348	\$153
79 to 80	\$254	\$345	\$294	\$372	\$163
81 to 82	\$269	\$366	\$311	\$394	\$173
83 to 84	\$282	\$384	\$327	\$414	\$181
85 plus	\$296	\$403	\$343	\$435	\$190
64 or younger ²	\$666	\$908	\$772	\$979	\$428

Two-party rates¹ do not apply

Region 3

San Diego, Sonoma, San Bernardino, Kern counties, and LA zips 91711, 91759, 91765, 91766, 91767, 93535, 93544, 93563, and 93591

Monthly Plan Dues – billed and to be paid in advance

The amounts listed are **before** any applicable Welcome to Medicare Rate Savings or Easy\$Pay savings are applied.

Effective Date November 1, 2010

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$87	\$117	\$100	\$127	\$56
67 to 68	\$94	\$128	\$109	\$137	\$61
69 to 70	\$109	\$148	\$126	\$160	\$71
71 to 72	\$125	\$170	\$145	\$184	\$81
73 to 74	\$144	\$196	\$167	\$211	\$93
75 to 76	\$158	\$215	\$183	\$232	\$102
77 to 78	\$172	\$234	\$199	\$253	\$111
79 to 80	\$184	\$251	\$213	\$270	\$119
81 to 82	\$195	\$266	\$226	\$286	\$126
83 to 84	\$205	\$279	\$237	\$300	\$132
85 plus	\$215	\$293	\$249	\$315	\$138
64 or younger ²	\$483	\$658	\$560	\$710	\$311

Two-party rates¹

Age range	A	C	D	F	K
65 to 66	\$168	\$228	\$194	\$248	N/A
67 to 68	\$163	\$231	\$193	\$249	N/A
69 to 70	\$193	\$271	\$227	\$295	N/A
71 to 72	\$225	\$315	\$265	\$343	N/A
73 to 74	\$263	\$367	\$309	\$397	N/A
75 to 76	\$291	\$405	\$341	\$439	N/A
77 to 78	\$319	\$443	\$373	\$481	N/A
79 to 80	\$343	\$477	\$401	\$515	N/A
81 to 82	\$365	\$507	\$427	\$547	N/A
83 to 84	\$385	\$533	\$449	\$575	N/A
85 plus	\$405	\$561	\$473	\$605	N/A
64 or younger ²	N/A	N/A	N/A	N/A	N/A

Tobacco Rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance.

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$113	\$153	\$130	\$165	\$73
67 to 68	\$118	\$161	\$137	\$173	\$76
69 to 70	\$130	\$177	\$150	\$190	\$84
71 to 72	\$149	\$203	\$173	\$219	\$96
73 to 74	\$171	\$233	\$198	\$251	\$110
75 to 76	\$188	\$256	\$218	\$276	\$121
77 to 78	\$205	\$279	\$238	\$301	\$132
79 to 80	\$219	\$299	\$254	\$322	\$141
81 to 82	\$232	\$316	\$269	\$341	\$150
83 to 84	\$244	\$332	\$283	\$358	\$157
85 plus	\$256	\$349	\$297	\$376	\$165
64 or younger ²	\$576	\$785	\$667	\$846	\$370

Two-party rates¹ do not apply

Region 4

Riverside and Ventura counties

Monthly Plan Dues – billed and to be paid in advance

The amounts listed are **before** any applicable Welcome to Medicare Rate Savings or Easy\$Pay savings are applied.

Effective Date November 1, 2010

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$96	\$131	\$112	\$141	\$62
67 to 68	\$104	\$141	\$120	\$152	\$67
69 to 70	\$121	\$164	\$140	\$177	\$78
71 to 72	\$139	\$188	\$160	\$203	\$89
73 to 74	\$159	\$216	\$184	\$233	\$103
75 to 76	\$175	\$238	\$202	\$256	\$113
77 to 78	\$190	\$259	\$221	\$279	\$123
79 to 80	\$204	\$277	\$236	\$299	\$131
81 to 82	\$216	\$294	\$250	\$317	\$139
83 to 84	\$226	\$308	\$262	\$332	\$146
85 plus	\$238	\$324	\$275	\$349	\$153
64 or younger ²	\$535	\$728	\$619	\$785	\$343

Two-party rates¹

Age range	A	C	D	F	K
65 to 66	\$186	\$256	\$218	\$276	N/A
67 to 68	\$183	\$257	\$215	\$279	N/A
69 to 70	\$217	\$303	\$255	\$329	N/A
71 to 72	\$253	\$351	\$295	\$381	N/A
73 to 74	\$293	\$407	\$343	\$441	N/A
75 to 76	\$325	\$451	\$379	\$487	N/A
77 to 78	\$355	\$493	\$417	\$533	N/A
79 to 80	\$383	\$529	\$447	\$573	N/A
81 to 82	\$407	\$563	\$475	\$609	N/A
83 to 84	\$427	\$591	\$499	\$639	N/A
85 plus	\$451	\$623	\$525	\$673	N/A
64 or younger ²	N/A	N/A	N/A	N/A	N/A

Tobacco Rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance.

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$125	\$169	\$144	\$182	\$80
67 to 68	\$131	\$178	\$151	\$191	\$84
69 to 70	\$144	\$195	\$166	\$210	\$93
71 to 72	\$165	\$224	\$191	\$242	\$106
73 to 74	\$189	\$258	\$219	\$278	\$122
75 to 76	\$208	\$283	\$241	\$305	\$134
77 to 78	\$227	\$309	\$263	\$333	\$146
79 to 80	\$243	\$330	\$281	\$356	\$156
81 to 82	\$257	\$350	\$298	\$377	\$165
83 to 84	\$270	\$367	\$313	\$396	\$174
85 plus	\$283	\$386	\$328	\$416	\$182
64 or younger ²	\$637	\$868	\$738	\$936	\$409

Two-party rates¹ do not apply

Region 5

Santa Barbara, San Joaquin, and Stanislaus counties

Monthly Plan Dues – billed and to be paid in advance

The amounts listed are **before** any applicable Welcome to Medicare Rate Savings or Easy\$Pay savings are applied.

Effective Date November 1, 2010

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$85	\$120	\$99	\$130	\$55
67 to 68	\$90	\$126	\$104	\$136	\$58
69 to 70	\$98	\$133	\$114	\$144	\$64
71 to 72	\$113	\$153	\$131	\$165	\$73
73 to 74	\$130	\$176	\$150	\$190	\$84
75 to 76	\$142	\$194	\$165	\$209	\$92
77 to 78	\$155	\$211	\$179	\$227	\$100
79 to 80	\$166	\$225	\$192	\$243	\$107
81 to 82	\$176	\$239	\$203	\$257	\$113
83 to 84	\$184	\$251	\$213	\$270	\$119
85 plus	\$193	\$263	\$224	\$284	\$125
64 or younger ²	\$435	\$592	\$504	\$638	\$279

Two-party rates¹

Age range	A	C	D	F	K
65 to 66	\$164	\$234	\$192	\$254	N/A
67 to 68	\$155	\$227	\$183	\$247	N/A
69 to 70	\$171	\$241	\$203	\$263	N/A
71 to 72	\$201	\$281	\$237	\$305	N/A
73 to 74	\$235	\$327	\$275	\$355	N/A
75 to 76	\$259	\$363	\$305	\$393	N/A
77 to 78	\$285	\$397	\$333	\$429	N/A
79 to 80	\$307	\$425	\$359	\$461	N/A
81 to 82	\$327	\$453	\$381	\$489	N/A
83 to 84	\$343	\$477	\$401	\$515	N/A
85 plus	\$361	\$501	\$423	\$543	N/A
64 or younger ²	N/A	N/A	N/A	N/A	N/A

Tobacco Rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance.

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$101	\$143	\$117	\$155	\$66
67 to 68	\$106	\$150	\$123	\$162	\$69
69 to 70	\$117	\$159	\$135	\$171	\$76
71 to 72	\$134	\$183	\$155	\$197	\$87
73 to 74	\$154	\$210	\$178	\$226	\$99
75 to 76	\$169	\$230	\$196	\$248	\$109
77 to 78	\$185	\$251	\$214	\$271	\$119
79 to 80	\$197	\$269	\$229	\$289	\$127
81 to 82	\$209	\$285	\$242	\$307	\$135
83 to 84	\$219	\$299	\$254	\$322	\$141
85 plus	\$230	\$314	\$267	\$338	\$148
64 or younger ²	\$518	\$706	\$600	\$761	\$333

Two-party rates¹ do not apply

Region 6

Lake, Lassen, Inyo, and Kings counties

Monthly Plan Dues – billed and to be paid in advance

The amounts listed are **before** any applicable Welcome to Medicare Rate Savings or Easy\$Pay savings are applied.

Effective Date November 1, 2010

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$138	\$188	\$160	\$202	\$89
67 to 68	\$145	\$197	\$168	\$212	\$93
69 to 70	\$159	\$216	\$184	\$233	\$103
71 to 72	\$183	\$249	\$212	\$268	\$118
73 to 74	\$210	\$286	\$243	\$308	\$135
75 to 76	\$231	\$314	\$267	\$339	\$149
77 to 78	\$251	\$342	\$291	\$369	\$162
79 to 80	\$269	\$366	\$312	\$395	\$173
81 to 82	\$285	\$388	\$330	\$418	\$183
83 to 84	\$299	\$407	\$347	\$439	\$192
85 plus	\$314	\$428	\$364	\$461	\$202
64 or younger ²	\$707	\$963	\$819	\$1,039	\$454

Two-party rates¹

Age range	A	C	D	F	K
65 to 66	\$270	\$370	\$314	\$398	N/A
67 to 68	\$265	\$369	\$311	\$399	N/A
69 to 70	\$293	\$407	\$343	\$441	N/A
71 to 72	\$341	\$473	\$399	\$511	N/A
73 to 74	\$395	\$547	\$461	\$591	N/A
75 to 76	\$437	\$603	\$509	\$653	N/A
77 to 78	\$477	\$659	\$557	\$713	N/A
79 to 80	\$513	\$707	\$599	\$765	N/A
81 to 82	\$545	\$751	\$635	\$811	N/A
83 to 84	\$573	\$789	\$669	\$853	N/A
85 plus	\$603	\$831	\$703	\$897	N/A
64 or younger ²	N/A	N/A	N/A	N/A	N/A

Tobacco Rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance.

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$164	\$223	\$190	\$241	\$106
67 to 68	\$172	\$235	\$200	\$253	\$111
69 to 70	\$189	\$258	\$219	\$278	\$122
71 to 72	\$218	\$296	\$252	\$319	\$140
73 to 74	\$250	\$340	\$290	\$367	\$161
75 to 76	\$275	\$374	\$319	\$404	\$177
77 to 78	\$300	\$408	\$347	\$440	\$193
79 to 80	\$320	\$436	\$371	\$470	\$206
81 to 82	\$340	\$462	\$393	\$499	\$218
83 to 84	\$356	\$486	\$413	\$523	\$229
85 plus	\$374	\$510	\$434	\$550	\$241
64 or younger ²	\$843	\$1,148	\$977	\$1,238	\$541

Two-party rates¹ do not apply

Region 7

Napa, Alameda, Contra Costa, Siskiyou, and Yolo counties

Monthly Plan Dues – billed and to be paid in advance

The amounts listed are **before** any applicable Welcome to Medicare Rate Savings or Easy\$Pay savings are applied.

Effective Date November 1, 2010

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$92	\$119	\$107	\$127	\$60
67 to 68	\$97	\$127	\$112	\$137	\$62
69 to 70	\$120	\$163	\$139	\$176	\$78
71 to 72	\$138	\$187	\$159	\$202	\$89
73 to 74	\$158	\$215	\$183	\$232	\$102
75 to 76	\$174	\$237	\$201	\$255	\$112
77 to 78	\$189	\$258	\$219	\$278	\$122
79 to 80	\$203	\$276	\$235	\$297	\$130
81 to 82	\$215	\$292	\$249	\$315	\$138
83 to 84	\$225	\$307	\$261	\$331	\$145
85 plus	\$236	\$322	\$274	\$347	\$152
64 or younger ²	\$532	\$725	\$616	\$781	\$342

Two-party rates¹

Age range	A	C	D	F	K
65 to 66	\$178	\$232	\$208	\$248	N/A
67 to 68	\$169	\$229	\$199	\$249	N/A
69 to 70	\$215	\$301	\$253	\$327	N/A
71 to 72	\$251	\$349	\$293	\$379	N/A
73 to 74	\$291	\$405	\$341	\$439	N/A
75 to 76	\$323	\$449	\$377	\$485	N/A
77 to 78	\$353	\$491	\$413	\$531	N/A
79 to 80	\$381	\$527	\$445	\$569	N/A
81 to 82	\$405	\$559	\$473	\$605	N/A
83 to 84	\$425	\$589	\$497	\$637	N/A
85 plus	\$447	\$619	\$523	\$669	N/A
64 or younger ²	N/A	N/A	N/A	N/A	N/A

Tobacco Rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance.

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$124	\$160	\$143	\$170	\$80
67 to 68	\$130	\$172	\$150	\$184	\$84
69 to 70	\$143	\$194	\$165	\$209	\$92
71 to 72	\$164	\$223	\$190	\$240	\$106
73 to 74	\$188	\$256	\$218	\$276	\$121
75 to 76	\$207	\$282	\$240	\$304	\$133
77 to 78	\$226	\$307	\$261	\$331	\$145
79 to 80	\$241	\$328	\$279	\$354	\$155
81 to 82	\$256	\$348	\$296	\$375	\$165
83 to 84	\$268	\$365	\$311	\$394	\$173
85 plus	\$282	\$384	\$326	\$414	\$181
64 or younger ²	\$634	\$864	\$735	\$931	\$407

Two-party rates¹ do not apply

Region 8

All remaining California counties not listed in Regions 1-7 and 9 (includes San Francisco, San Mateo, Fresno, and Santa Clara counties, etc.)

Monthly Plan Dues – billed and to be paid in advance

The amounts listed are **before** any applicable Welcome to Medicare Rate Savings or Easy\$Pay savings are applied.

Effective Date November 1, 2010

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$81	\$110	\$94	\$119	\$53
67 to 68	\$88	\$119	\$101	\$128	\$57
69 to 70	\$102	\$139	\$118	\$150	\$66
71 to 72	\$117	\$159	\$136	\$172	\$76
73 to 74	\$135	\$183	\$156	\$197	\$87
75 to 76	\$148	\$201	\$171	\$217	\$96
77 to 78	\$161	\$219	\$187	\$236	\$104
79 to 80	\$172	\$235	\$200	\$253	\$111
81 to 82	\$183	\$249	\$212	\$268	\$118
83 to 84	\$192	\$261	\$222	\$281	\$124
85 plus	\$201	\$274	\$233	\$295	\$130
64 or younger ²	\$452	\$616	\$524	\$664	\$291

Two-party rates¹

Age range	A	C	D	F	K
65 to 66	\$156	\$214	\$182	\$232	N/A
67 to 68	\$151	\$213	\$177	\$231	N/A
69 to 70	\$179	\$253	\$211	\$275	N/A
71 to 72	\$209	\$293	\$247	\$319	N/A
73 to 74	\$245	\$341	\$287	\$369	N/A
75 to 76	\$271	\$377	\$317	\$409	N/A
77 to 78	\$297	\$413	\$349	\$447	N/A
79 to 80	\$319	\$445	\$375	\$481	N/A
81 to 82	\$341	\$473	\$399	\$511	N/A
83 to 84	\$359	\$497	\$419	\$537	N/A
85 plus	\$377	\$523	\$441	\$565	N/A
64 or younger ²	N/A	N/A	N/A	N/A	N/A

Tobacco Rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance.

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$106	\$143	\$122	\$154	\$68
67 to 68	\$111	\$150	\$128	\$162	\$72
69 to 70	\$122	\$165	\$141	\$178	\$79
71 to 72	\$140	\$190	\$162	\$205	\$90
73 to 74	\$160	\$218	\$186	\$235	\$103
75 to 76	\$176	\$240	\$204	\$258	\$114
77 to 78	\$192	\$261	\$222	\$282	\$124
79 to 80	\$205	\$279	\$238	\$301	\$132
81 to 82	\$218	\$296	\$252	\$319	\$140
83 to 84	\$228	\$311	\$264	\$335	\$147
85 plus	\$240	\$326	\$278	\$352	\$154
64 or younger ²	\$539	\$734	\$625	\$792	\$346

Two-party rates¹ do not apply

Region 9

Sacramento, Amador, Calaveras, Colusa, El Dorado, Tehama, and Marin counties

Monthly Plan Dues – billed and to be paid in advance

The amounts listed are **before** any applicable Welcome to Medicare Rate Savings or Easy\$Pay savings are applied.

Effective Date November 1, 2010

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$79	\$112	\$92	\$121	\$51
67 to 68	\$83	\$117	\$96	\$128	\$54
69 to 70	\$91	\$124	\$106	\$134	\$59
71 to 72	\$105	\$142	\$121	\$153	\$68
73 to 74	\$120	\$164	\$139	\$176	\$78
75 to 76	\$132	\$180	\$153	\$194	\$85
77 to 78	\$144	\$196	\$167	\$211	\$93
79 to 80	\$154	\$209	\$178	\$226	\$99
81 to 82	\$163	\$222	\$189	\$239	\$105
83 to 84	\$171	\$233	\$198	\$251	\$110
85 plus	\$180	\$244	\$208	\$263	\$116
64 or younger ²	\$404	\$550	\$468	\$593	\$259

Two-party rates¹

Age range	A	C	D	F	K
65 to 66	\$152	\$218	\$178	\$236	N/A
67 to 68	\$141	\$209	\$167	\$231	N/A
69 to 70	\$157	\$223	\$187	\$243	N/A
71 to 72	\$185	\$259	\$217	\$281	N/A
73 to 74	\$215	\$303	\$253	\$327	N/A
75 to 76	\$239	\$335	\$281	\$363	N/A
77 to 78	\$263	\$367	\$309	\$397	N/A
79 to 80	\$283	\$393	\$331	\$427	N/A
81 to 82	\$301	\$419	\$353	\$453	N/A
83 to 84	\$317	\$441	\$371	\$477	N/A
85 plus	\$335	\$463	\$391	\$501	N/A
64 or younger ²	N/A	N/A	N/A	N/A	N/A

Tobacco Rates – only applies if you've used tobacco products in the past 24 months and you are not eligible for guaranteed acceptance.

Single-party rates

Age range	A	C	D	F	K
65 to 66	\$94	\$133	\$109	\$144	\$61
67 to 68	\$99	\$139	\$114	\$152	\$64
69 to 70	\$109	\$148	\$126	\$159	\$70
71 to 72	\$125	\$170	\$144	\$183	\$81
73 to 74	\$143	\$195	\$166	\$210	\$92
75 to 76	\$157	\$214	\$182	\$231	\$101
77 to 78	\$171	\$233	\$198	\$251	\$110
79 to 80	\$183	\$249	\$212	\$269	\$118
81 to 82	\$194	\$264	\$225	\$285	\$125
83 to 84	\$204	\$277	\$236	\$299	\$131
85 plus	\$214	\$291	\$248	\$314	\$138
64 or younger ²	\$481	\$655	\$557	\$706	\$309

Two-party rates¹ do not apply

DISCLOSURES

Use this outline to compare benefits and charges among policies. This outline shows benefits and premiums of policies sold for effective dates on or after June 1, 2010. Policies sold for effective dates prior to June 1, 2010, have different benefits and premiums. Plans E, H, I, and J are no longer available for sale.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing the most important features of your Medicare Supplement plan contract. This is not the plan contract, and only the actual contract provisions will control. You must read the contract itself to understand all of the rights and duties of both you and Blue Shield of California.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your contract, you may return it to **Blue Shield of California, P.O. Box 7168, San Francisco, CA 94120**. If you send the contract back to us within 30 days after you receive it, we will treat the contract as if it had never been issued, and will return all of your payments.

POLICY REPLACEMENT

If you are replacing other health coverage, **do NOT** cancel it until you have actually received your new contract and are sure you want to keep it.

NOTICE

This contract may not fully cover all of your medical costs. Neither Blue Shield of California nor its agents are connected with Medicare.

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security office or consult "The Medicare Handbook" for further details and limitations applicable to Medicare.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new contract, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your contract and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

PLAN A

MEDICARE (PART A)

HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* – Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but \$1,132	\$0	\$1,132 (Part A deductible)
61 st through 90 th day	All but \$283 a day	\$283 a day	\$0
91 st day and after: while using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$0
Once lifetime reserve days are used			
• Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0**
• Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* – You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$141.50 a day	\$0	Up to \$141.50 a day
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN A

MEDICARE (PART B)

MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$162 of Medicare-approved amounts*	\$0	\$0	\$162 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B excess charges (above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$162 of Medicare-approved amounts*	\$0	\$0	\$162 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	\$0	\$0

PLAN A

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment First \$162 of Medicare-approved amounts*	\$0	\$0	\$162 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Basic gym membership/fitness program through SilverSneakers			
	\$0	100%	\$0

PLAN C

MEDICARE (PART A)

HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* – Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but \$1,132	\$1,132 (Part A deductible)	\$0
61 st through 90 th day	All but \$283 a day	\$283 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$0
Once lifetime reserve days are used			
• Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
• Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* – You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$141.50 a day	Up to \$141.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN C

MEDICARE (PART B)

MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$162 of Medicare-approved amounts*	\$0	\$162 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B excess charges (above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$162 of Medicare-approved amounts*	\$0	\$162 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	\$0	\$0

PLAN C

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment First \$162 of Medicare-approved amounts*	\$0	\$162 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum
Basic gym membership/fitness program through SilverSneakers			
	\$0	100%	\$0

PLAN D

MEDICARE (PART A)

HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* – Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but \$1,132	\$1,132 (Part A deductible)	\$0
61 st through 90 th day	All but \$283 a day	\$283 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$0
Once lifetime reserve days are used • Additional 365 days	\$0	100% of Medicare eligible expenses	\$0**
• Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* – You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th days	All but \$141.50 a day	Up to \$141.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN D

MEDICARE (PART B)

MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$162 of Medicare-approved amounts*	\$0	\$0	\$162 (Part B deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B excess charges (above Medicare-approved amounts)	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$162 of Medicare-approved amounts*	\$0	\$0	\$162 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	\$0	\$0

PLAN D

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment First \$162 of Medicare-approved amounts*	\$0	\$0	\$162 (Part B deductible)
Remainder of Medicare-approved amounts	80%	20%	\$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum
Basic gym membership/fitness program through SilverSneakers			
	\$0	100%	\$0

PLAN F

MEDICARE (PART A)

HOSPITAL SERVICES – PER BENEFIT PERIOD

* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* – Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but \$1,132	\$1,132 (Part A deductible)	\$0
61 st through 90 th day	All but \$283 a day	\$283 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$0
Once lifetime reserve days are used			
• Additional 365 days	\$0	100% of Medicare eligible expenses	\$0***
• Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE* – You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$141.50 a day	Up to \$141.50 a day	\$0
101 st day and after	\$0	\$0	All costs
BLOOD			
First 3 pints	\$0	3 pints	\$0
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

*** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN F

MEDICARE (PART B)

MEDICAL SERVICES – PER CALENDAR YEAR

* Once you have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment			
First \$162 of Medicare-approved amounts*	\$0	\$162 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B excess charges (above Medicare-approved amounts)	\$0	100%	\$0
BLOOD			
First 3 pints	\$0	All costs	\$0
Next \$162 of Medicare-approved amounts*	\$0	\$162 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	\$0	\$0

PLAN F

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment First \$162 of Medicare-approved amounts*	\$0	\$162 (Part B deductible)	\$0
Remainder of Medicare-approved amounts	80%	20%	\$0

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
FOREIGN TRAVEL – NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum
Basic gym membership/fitness program through SilverSneakers			
	\$0	100%	\$0

PLAN K

* You will pay half the cost-sharing of some covered services until you reach the calendar-year maximum copayment of \$4,640 each calendar year. The amounts that count toward your calendar-year maximum are noted with diamonds (◆) in the chart below. Once you reach the calendar-year maximum, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year. However, this maximum does NOT include charges from your provider that exceed Medicare-approved amounts (these are called “Excess Charges,” and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.

MEDICARE (PART A) HOSPITAL SERVICES – PER BENEFIT PERIOD

**A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
HOSPITALIZATION** – Semiprivate room and board, general nursing, and miscellaneous services and supplies			
First 60 days	All but \$1,132	\$566 (50% of Part A deductible)	\$566 (50% of Part A deductible) ◆
61 st through 90 th day	All but \$283 a day	\$283 a day	\$0
91 st day and after: While using 60 lifetime reserve days	All but \$566 a day	\$566 a day	\$0
Once lifetime reserve days are used			
• Additional 365 days	\$0	100% of Medicare eligible expenses	\$0***
• Beyond the additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE** – You must meet Medicare's requirements, including having been in a hospital for at least 3 days and having entered a Medicare-approved facility within 30 days after leaving the hospital			
First 20 days	All approved amounts	\$0	\$0
21 st through 100 th day	All but \$141.50 a day	Up to \$70.75 a day (50%)	Up to \$70.75 a day (50%) ◆
101 st day and after	\$0	\$0	All costs

*** NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's “Core Benefits.” During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

PLAN K

MEDICARE (PART A)

HOSPITAL SERVICES – PER BENEFIT PERIOD (CONTINUED)

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
BLOOD			
First 3 pints	\$0	50%	50% ♦
Additional amounts	100%	\$0	\$0
HOSPICE CARE			
You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care	50% of co-payment/coinsurance	50% of co-payment/coinsurance ♦

PLAN K

MEDICARE (PART B)

MEDICAL SERVICES – PER CALENDAR YEAR

**** Once you have been billed \$162 of Medicare-approved amounts for covered services (which are noted with an asterisk), your Part B deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY*
MEDICAL EXPENSES – IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, and durable medical equipment			
First \$162 of Medicare-approved amounts****	\$0	\$0	\$162 (Part B deductible) **** ◆
Preventive Benefits for Medicare covered services	Generally 75% or more of Medicare-approved amounts	Remainder of Medicare-approved amounts	All costs above Medicare-approved amounts
Remainder of Medicare-approved amounts	Generally 80%	Generally 10%	Generally 10% ◆
Part B excess charges (above Medicare-approved amounts)	\$0	\$0	All costs (and they do not count toward calendar-year maximum copayment of \$4,640)*
BLOOD			
First 3 pints	\$0	50%	50% ◆
Next \$162 of Medicare-approved amounts****	\$0	\$0	\$162 (Part B deductible) **** ◆
Remainder of Medicare-approved amounts	Generally 80%	Generally 10%	Generally 10% ◆
CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES			
	100%	\$0	\$0

* This plan limits your calendar-year copayments for Medicare-approved amounts to \$4,640 per year. However, this maximum does NOT include charges from your provider that exceed Medicare-approved amounts (these are called "Excess Charges") and you will be responsible for paying this difference in the amount charged by your provider and the amount paid by Medicare for the item or service.

PLAN K

PARTS A & B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE-APPROVED SERVICES			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable medical equipment First \$162 of Medicare-approved amounts*****	\$0	\$0	\$162 (Part B deductible) ◆
Remainder of Medicare-approved amounts	80%	10%	10% ◆

OTHER BENEFITS – NOT COVERED BY MEDICARE

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
Basic gym membership/fitness program through SilverSneakers			
	\$0	100%	\$0

***** Medicare benefits are subject to change. Please consult the latest Guide to Health Insurance for people with Medicare.

NOTE: The preceding pages are only an outline describing the most important features of our Medicare Supplement plans. Complete information about the plans' benefits, limitations, and exclusions can be found in our Medicare Supplement plan *Evidence of Coverage and Health Service Agreement* (Service Agreement). The Service Agreement will be your plan contract if you become a Blue Shield member.

Please read the Service Agreement completely. You have the right to receive a copy of the Service Agreement before you enroll, and we will be happy to provide you with a copy upon request. To request a copy, or if you have questions or need additional information, please call Blue Shield Customer Service at **(800) 248-2341** [TDD for hearing impaired: **(800) 241-1823**]. If you have special healthcare needs, be sure to carefully read the sections of both this summary and the Service Agreement that are relevant to you before you apply for coverage.

The rewards of choosing Blue Shield

More than 70 years of serving Californians

Blue Shield of California is a not-for-profit health plan whose mission since 1939 has been to provide Californians with access to quality care at an affordable price. We are dedicated to understanding your unique needs and offer several types of health plans designed to meet those needs. Blue Shield serves more than 2 million members, covered by individual and employer group plans, throughout California.

Why consider a Blue Shield Medicare Supplement plan?

Healthcare costs continue to soar, so it makes good sense to supplement Original Medicare with a plan from Blue Shield. Why? Although Medicare helps pay many of your healthcare bills, Medicare deductibles and copayments can quickly add up to thousands of dollars a year. Our Medicare Supplement plans are designed to cover a portion of the hospital, medical, and surgical services that are not covered by Medicare.

Blue Shield offers you a choice of five Medicare Supplement plans: A, C, D, F, and K. All five plans pay most of the Medicare copayments, and Plans C, D, and F offer additional benefits, paying most of the Medicare deductibles.

Our Medicare Supplement benefits are subject to the deductible and copayment provisions of Plans A, C, D, F, and K, which may be in addition to the deductible and copayments required by Medicare. Blue Shield benefits may also be subject to other limitations set forth in the Service Agreement.

Your choice of physicians and hospitals

You can choose any licensed physician, provider, or medical facility that accepts Medicare, whenever and wherever you need care for illness or injury within the United States.

Providers are paid by Blue Shield only for the covered services they render to plan members. Providers receive no financial incentives or bonuses from Blue Shield.

Automatic claims procedures

Whenever you receive Medicare-covered services within California, there's rarely a need to file a claim. Your doctor will submit a claim to Medicare for the services you receive, and Medicare will, in turn, bill Blue Shield.

Blue Shield will pay the benefits directly to you, the physician, or the hospital, depending on which party covered the cost of services when they were delivered. We will also send you an Explanation of Benefits form showing what we've paid and what, if anything, you owe.

All claims must be received within one year after the month of the date of service.

Worldwide coverage

Blue Shield's Plans C, D, and F go with you when you travel, even though Medicare benefits are available only when you are in the United States, its territories or possessions.

When you are outside the United States, these Blue Shield plans pay 80% of billed charges for Medicare-covered expenses for medically necessary emergency care, as long as care begins during the first 60 days of the trip outside the United States. This benefit is subject to a \$250 calendar-year deductible and a \$50,000 lifetime maximum benefit.



SilverSneakers Fitness Program

Blue Shield knows how very important fitness is to your health and well-being. That's why we offer the SilverSneakers® Fitness Program **at no additional cost** to our valued Blue Shield Medicare Supplement subscribers!

Get fit, have fun and make friends with an exercise program designed exclusively for you! The SilverSneakers Fitness Program offers:

- **Fitness** – Enjoy a basic membership at a participating SilverSneakers location with access to amenities such as treadmills, weights, a heated pool, or indoor walking track, and more (amenities may vary by location).
- **Fun** – Participate in classes which are designed to improve strength, flexibility, balance and endurance in a safe and motivating environment.
- **Friends** – Meet new friends while you exercise, socialize, and enjoy health education seminars that promote living a healthy lifestyle.

Is going to a participating SilverSneakers location inconvenient? We also offer **SilverSneakers Steps**, a self-directed fitness program designed for members without convenient access to participating locations. Blue Shield Medicare Supplement members, who live more than 15 miles from a SilverSneakers fitness location, can order a Steps kit with tools and program elements to help you achieve a healthier lifestyle by increasing your level of physical activity. The program helps you to:

1. Set your individual fitness goals
2. Track your progress
3. Submit your results by mail, phone, or Internet to become eligible for special incentives

You can choose to attend a participating fitness center in combination with using the SilverSneakers Steps program, or just use the Steps kit in the convenience of your own home.

SilverSneakers is a registered mark of Healthways, Inc.

Blue Shield and the Shield symbol are registered marks of the BlueCross BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

NurseHelp 24/7SM

Blue Shield gives you round-the-clock access to a registered nurse. These nurses will listen to your situation and direct you toward a healthy solution, any time, day or night. These knowledgeable, caring nurses are trained to help you:

- Understand your situation and which treatment options are available, as well as the risks and outcomes of each
- Make healthcare decisions and evaluate healthcare services
- Adopt healthier habits toward living life to the fullest

In addition, our audio library has a wide variety of health-related topics to help you.

You can also speak with an experienced registered nurse one-on-one online through an Internet instant messaging service. This secure online chat service offers you immediate general health information and research assistance. The nurses can also refer you to appropriate articles on **blueshieldca.com** and other relevant resources.

Guided imagery audiotapes and CDs

When you're about to have surgery, guided imagery can help reduce your anxiety level before the procedure and possibly help speed your recovery. Guided imagery audiotapes and CDs are available to Blue Shield members facing surgery.

Lifepath Decision Guide

When you or a loved one experiences a significant health event, you want every available resource to help you understand what is happening, and to guide you as you make important healthcare choices. Our *Lifepath Decision Guide*SM offers you access to expert information, tools and support online:

- Our **Hospital Comparison Tool** helps you choose a hospital that is best suited to your needs. You can compare hospitals in your area on many criteria, including the volume of particular procedures performed, and relative quality, safety, and price.
- When you're newly diagnosed with a serious or complicated health condition, use our **Treatment Options Tool**, with its powerful databases of expert information from highly trusted sources such as the American Cancer Society and the American Heart Association. Learn about treatment successes, risks, and potential side effects to help you decide which course of action is right for you.
- Our **Online Pharmacy Tool** helps you learn more about prescription and over-the-counter drugs. You can e-mail your questions directly to pharmacists at the University of California, San Francisco, and refill maintenance prescriptions through mail service.

Lifepath Decision Guide is available anytime, day or night, at **blueshieldca.com**.

Medicare Supplement coverage

One of our Medicare Supplement plans is likely to be the right plan for you – and it's from the right company. After all, Blue Shield of California has been in the healthcare business for more than 70 years. Our Medicare Supplement plans offer you the freedom to choose any doctor, specialist, hospital or other provider that accepts Medicare. In other words, *you're not limited to a network!*

Medicare Supplement coverage can only be sold in 10 standard plans plus one high-deductible plan. The chart on page 3 compares the benefits included in each plan. Every company that offers Medicare Supplement plans must offer Plan A. Some plans may not be available in California.

Use the chart on page 3 to compare benefits among all the Medicare Supplement plan options. Blue Shield offers Plans A, C, D, F, and K, shown in darker gray on the chart.

Blue Shield's Plans A, C, D, F, and K meet the requirements for Medicare Supplement plans established by the federal government, the state of California, and the National Association of Insurance Commissioners (NAIC).

For additional information concerning covered benefits, contact the Health Insurance Counseling and Advocacy Program (HICAP) or your agent. HICAP provides health insurance counseling for California senior citizens. Call the HICAP toll-free telephone number, at (800) 434-0222, for a referral to your local HICAP office. HICAP is a service provided free of charge by the state of California.

How Medicare Supplement plans work

Medicare pays the Medicare-approved amount first, then your Medicare Supplement plan pays all or part of the balance, depending on which plan you choose. For example, let's assume you have already met your yearly Medicare Part B deductible (\$162) and the physician charge is \$2,000 for a Medicare-covered service. The following example shows how Medicare Supplement plans work:

The total cost of your physician's service is:	\$2,000
The Medicare-approved amount is:	\$1,800
Generally, Medicare pays 80% of the approved amount:	– \$1,440
Medicare Supplement plans pay up to the remaining 20%:	Up to \$360

If you enroll in Plans A, C, or D:

You pay nothing for Medicare-approved physician services, as long as your physician agrees to provide service and accept Medicare assignment charges for the services provided. This means you don't have to worry about bills for excess charges. If your physician does not accept Medicare assignment, however, you must pay the "excess charges," which are the difference between the total amount and the Medicare-approved amount. Currently, physicians who don't accept Medicare assignment cannot bill for more than 115% of Medicare-approved charges. In this example, since the physician charged more than the Medicare-approved amount, you would pay \$200 (\$2,000 – \$1,800).

If you enroll in Plan F:

You pay nothing for Medicare-approved physician services even if your physician does not accept Medicare assignment, because Plan F includes coverage for 100% of excess charges. Plan F covers the difference, or the “excess charges” (if any) between the amount charged by your physician and the Medicare-approved amount. In this example, the Medicare Supplement plan would pay \$360 if the provider accepts assignment and \$560 if the provider does not accept assignment. You pay \$0 in either scenario because the plan pays both the 20% and any applicable excess charges.

If you enroll in Plan K:

You pay \$180 for Medicare-approved physician services if your physician accepts assignment, which represents half of the cost-sharing until you reach the calendar-year maximum copayment of \$4,640 each calendar year. In this example, Plan K pays 50% of the remaining 20% that Medicare does not cover (50% of \$360 = \$180). Once you reach the calendar-year maximum, the plan pays 100% of your Medicare copayment and coinsurance for the rest of the calendar year.

You pay \$380 for Medicare-approved physician services if your physician does not accept assignment because you are responsible for any “excess charges.” In this example, Plan K pays 50% of the remaining 20% that Medicare does not cover, so you pay \$180 (50% of \$360 = \$180), plus the excess charges of \$200.

The calendar-year maximum copayment of \$4,640 does not include excess charges for physicians who do not accept assignment, and you will be responsible for paying the difference in the amount charged by your provider and the amount paid by Medicare for the item or service.

Applying for coverage is easy!

1. Fill out the enclosed application.

Refer to “How to Apply” on page 40 for application guidelines.

If you have any questions about enrolling, please contact your broker or call **(888) 713-0000** to speak with a Blue Shield representative.

2. Return the completed and signed application.

Be sure to check the information on the application carefully, keep the yellow copy of each page of the application for your files, then mail the original application with your first payment in the enclosed envelope.

Our cashing your check or charging your credit card does not mean your application is approved. Blue Shield will refund your payment if your application is not approved. We will notify you of your effective date of coverage if your application is approved.

If you are 65 or older

You may apply to enroll in any of Blue Shield’s Medicare Supplement plans (A, C, D, F, or K) if:

- You are a resident of the state of California.
- You are enrolled in Medicare Parts A and B, Title 18, Public Law 89-97, at the time you apply.

If you are 64 or younger

You may be able to enroll in a Blue Shield Medicare Supplement plan (A, C, D, F, or K) under the following conditions:

- You are a resident of the state of California.
- You are enrolled in Medicare Parts A and B, Title 18, Public Law 89-97, at the time you apply.
- You qualify for guaranteed acceptance in a Blue Shield of California Medicare Supplement plan according to Blue Shield’s guidelines.
- You do not have end-stage renal disease.

If you qualify for guaranteed acceptance into a Blue Shield Medicare Supplement plan, you will not be required to complete a health statement. If you do *not* qualify for guaranteed acceptance, you will need to complete a health statement and be subject to underwriting.

To qualify for guaranteed acceptance, you must meet certain, specific criteria as outlined in Blue Shield’s *Guaranteed Acceptance Guide*, included in the Blue Shield Medicare Supplement plan enrollment kit. The enrollment kit contains this *Summary of Benefits and Provisions*, an application for enrollment, and the *Guaranteed Acceptance Guide*.

For additional information about qualifying for guaranteed acceptance in a Blue Shield Medicare Supplement plan, please call your agent, or call Blue Shield at **(888) 713-0000**. You may also contact the California Health Insurance Counseling and Advocacy Program (HICAP) for guidance. HICAP provides insurance counseling for California senior citizens. Call HICAP toll-free at **(800) 434-0222** for a referral to your local HICAP office. HICAP is a service provided free of charge by the state of California.

How to apply

You may apply by completing the application and returning it in the enclosed envelope. Enclose the first payment with your application. Blue Shield will refund your payment if your application is not approved. If your application is approved, Blue Shield will send you a bill indicating the date your next payment is due.

Effective date of coverage

You can expect to receive notice of approval or declination within approximately two weeks after Blue Shield receives your application. Your coverage will be effective at 12:01 a.m. PST on your effective date.

Switching from another plan to a Blue Shield Medicare Supplement plan

If you have a Medicare Advantage or Medicare Advantage Prescription Drug Plan

Most Medicare Supplement plans duplicate the coverage provided by Medicare Advantage plans. Federal law prohibits Medicare Supplement plans from enrolling anyone who is still enrolled in a Medicare Advantage plan if the Medicare Supplement coverage would duplicate the coverage provided by the Medicare Advantage plan.

It works like this: Members of Medicare Advantage plans agree to access services under the terms of that plan and from the providers who contract with that plan, rather than accessing services under the Original Medicare program. Medicare Advantage plans contract with the government and receive funds under that contract to provide this coverage to their members. Consequently, enrollees of Medicare Advantage plans do not have access to coverage under Original Medicare.

Medicare Supplement plans generally provide coverage only for the portion of a claim that is left over after Original Medicare has paid its share. Since Original Medicare generally does not pay for services provided to a

Medicare Advantage enrollee, Medicare Supplement plans won't pay toward the claim either. And, since Original Medicare generally won't pay if a Medicare Advantage plan member receives services outside their Medicare Advantage plan's network, the member is usually financially responsible for the full cost of those services.

If you are currently a member of a Medicare Advantage plan, and you decide to join a Blue Shield of California Medicare Supplement plan, it is in your best interest to choose one of the options listed below to disenroll from the Medicare Advantage plan.

This will help ensure that your current Medicare Advantage coverage is terminated and that your Original Medicare coverage, which works in conjunction with Medicare Supplement coverage, is in place. For that reason, we will work with you to coordinate the effective date of any Medicare Supplement coverage we approve with the date you disenroll from your current Medicare Advantage plan.

If you are a member of a Medicare Advantage plan, your disenrollment date from the Medicare Advantage plan must be confirmed prior to final acceptance. Once your application has been accepted, Blue Shield will establish a coverage effective date for your Medicare Supplement plan.

Option 1

Go directly to your Social Security office and disenroll there. If you choose this option, ask for a copy of the disenrollment form and please fax or mail it to Blue Shield (see below).

Option 2

Call the Centers for Medicare and Medicaid Services (CMS), the federal agency that administers Medicare, and ask to be disenrolled from your current Medicare Advantage plan. You can reach the agency at **1-800-MEDICARE**. CMS will either mail or fax you confirmation of termination from your Medicare Advantage plan. Please forward that termination confirmation to Blue Shield via mail or fax (see below).

Option 3

Submit a written request to your current Medicare Advantage plan and ask to be disenrolled. You can do this one of two ways:

- Call your Medicare Advantage plan and ask for a disenrollment form to be sent to you, then complete and return the form to your Medicare Advantage plan. Keep a copy for your records.
- Send your Medicare Advantage plan a letter, which includes your name and member ID number, requesting disenrollment. Keep a photocopy of your letter for your records.

Your disenrollment request will be processed the same month it's received, with an effective date the first of the following month. We will be happy to accept a verbal confirmation from your health plan that you have disenrolled from their plan – just have them call us.

Phone: **(800) 248-2341**

TDD: **(800) 241-1823**

Fax: **(209) 367-6391**

If you have other health coverage

Federal law prohibits you from being enrolled in both a Medicare Supplement plan and a Medicare Advantage plan. State laws prevent Blue Shield from enrolling you in a Medicare Supplement plan if you already have coverage, such as an existing Medicare Supplement or employer group plan, that the new plan would duplicate.

To help ensure that this doesn't happen, we will coordinate your effective date of coverage under your new Blue Shield Medicare Supplement plan to coincide with disenrollment from your previous health plan.

First, we will notify you of your acceptance in a Blue Shield Medicare Supplement plan. Then you can cancel your other coverage. You may either let us know as soon as you've disenrolled, or we will contact you to confirm that you have disenrolled. Please refer to the Notice Regarding Replacement form, which is included with this Summary of Benefits.

Retroactive coverage

If you apply and are approved for coverage under Blue Shield's guaranteed acceptance guidelines, and are either (1) 65 or older and have received Medicare Part B within the previous six months, or (2) you are eligible by reason of disability and have received or were notified of your eligibility to receive Medicare Part B within the previous six months, you may request that your effective date coincide with the date you received Medicare Part B. Once you pay plan dues for the period elapsed since the month of your birthday, you will receive retroactive coverage.

Payment procedures

Billing options

Once you have enrolled in a Blue Shield Medicare Supplement plan, you have several options for plan dues payment.

1. **Easy\$Pay:** Pay your plan dues with Blue Shield's quick and convenient Easy\$Pay program, an automatic electronic transfer on the first or 15th of the month from your checking or savings account. There's no check to write and no postage to pay. A record of your payment is included on your bank statement. **Remember, if you choose this option, you can trim \$2 off your dues each month!** (This savings does not apply to Plan K).

An Easy\$Pay authorization form, which includes more information, is included with this Summary of Benefits for your consideration.

2. **Payment by credit card:** Your payment amount is automatically charged to the Visa or MasterCard you designate.

An authorization form, with more details, is included with this Summary of Benefits.

3. **Quarterly billing:** Blue Shield will bill you once every three months.

4. **Monthly billing:** Blue Shield will send you a bill each month.

With Options 3 and 4, the bill will tell you the date your payment is due.

The dues you pay or the benefits you receive may change during the year. In either case, Blue Shield will always let you know at least 30 days in advance.

Conditions of coverage

Termination of benefits

Your Service Agreement will not be terminated by Blue Shield for any cause except those outlined in your Service Agreement. These include:

1. You are no longer enrolled in Parts A and B of Medicare
2. Non-payment of dues

If Blue Shield does not receive your payment by the 15th day after it is due, we will send a "Prospective Notice of Termination" to your last address of record. This notice will inform you that if payment is not received within 15 days from the date of the Prospective Notice of Termination, coverage will be terminated as of 12:01 a.m. PST on the 16th day following the date of the "Prospective Notice of Termination." At that time we will send you a "Notice Confirming Termination of Coverage."

Blue Shield may terminate coverage for non-payment of dues retroactively, up to 60 days from the date of mailing the Notice Confirming Termination of Coverage.

If you wish to terminate the Service Agreement, you are required to give Blue Shield 30 days' written notice. Should Blue Shield have plan dues for any period after the date of termination, such dues will be returned to you within 30 days. Coverage terminates at 12:01 a.m. PST on the 31st day following your request for termination.

The plan is not responsible for any services received after termination unless the subscriber is totally disabled at the time of termination. See your Service Agreement for a description of extension of benefits for disability.

Cancellation

Your coverage cannot be canceled for any reason other than those conditions specified above under "Termination of Benefits."

Reinstatement of benefits

If you receive a "Notice Confirming Termination of Coverage," Blue Shield will allow you two coverage reinstatements per rolling 12-month period, if the amounts owed are paid within 15 days of the date the "Notice of Termination of Coverage" is mailed to you.

If your request for reinstatement and payment of all outstanding amounts is not received within the required 15 days, you must fill out an application and re-apply for coverage. Members who re-apply for coverage following termination may be subject to medical underwriting. Call your broker or Blue Shield Customer Service representative at **(888) 713-0000** to request an application. Your coverage will begin on the day the application is approved by Blue Shield.

Renewal provision

Your Blue Shield health coverage is “guaranteed renewable” (it may not be canceled by Blue Shield) and will remain in effect as long as your dues are paid in advance, except under the conditions listed above under “Termination of Benefits” and as outlined in your Service Agreement. Blue Shield may modify or amend the Service Agreement by giving you at least 30 days’ prior written notice.

Appeal of an underwriting decision

If you would like to appeal an underwriting decision, contact Customer Service at **(800) 248-2341**.

If you have questions about a service, a provider, your benefits, how to use your plan, or any matter other than underwriting decisions, you should use the following grievance procedure:

Grievance process

Blue Shield has established a grievance procedure for receiving, resolving, and tracking subscribers’ grievances with us.

If you, as a subscriber, have a question about services, providers, benefits, how to use this plan, or concerns regarding the quality of care or access to care that you have experienced, you may call Blue Shield’s Customer Service Department at **(800) 248-2341**. If you are hearing impaired, call Blue Shield’s toll-free TDD number, **(800) 241-1823**. A Customer Service representative can answer many of your questions over the telephone.

Expedited decision process

Blue Shield has established a procedure for our subscribers to request an expedited decision. You, your physician, or your representative may request an expedited decision when the routine decision-making process might seriously jeopardize your life or health, or when you are experiencing severe pain. We will make a decision and notify you and your physician within 72 hours following receipt of the request. An expedited decision may involve admissions, continued stay or other healthcare services. If you would like additional information regarding the expedited decision process, or if you believe your particular situation qualifies for an

expedited decision, please contact our Customer Service department.

Blue Shield may refer inquiries or grievances to a local medical society, hospitalization utilization review committee, peer review committee of the California Medical Association or a medical specialty society, or other appropriate peer review committee for an opinion to assist in the resolution of these matters.

You may contact the Customer Service department by telephone, letter, or online to request review of an initial determination concerning a claim or service. Subscribers may contact the plan at **(800) 248-2341**. If the telephone inquiry to Customer Service does not resolve the question or issue to your satisfaction, you may request a grievance at that time, which the Customer Service representative will initiate on your behalf.

You, your designated representative or a provider may also initiate a grievance on your behalf by submitting a letter or a completed "grievance form." You may request this form from Customer Service at the address noted below. You may also submit the grievance online by visiting our Web site, **blueshieldca.com**.

Blue Shield of California
Customer Service Appeals and Grievance
P.O. Box 5588
El Dorado Hills, CA 95762-0011

Blue Shield will acknowledge receipt of a grievance within five (5) calendar days.

The grievance system allows you to file grievances for at least 180 days following any incident or action that is the subject of your dissatisfaction. Grievances are resolved within 30 days. Refer to the "Expedited Decision Process" above for more information on this the process.

External independent medical review

The following independent medical review does not apply to services that are not covered based on a Medicare coverage determination.

If your grievance involves a claim or services for which coverage was denied by Blue Shield in whole or in part on the grounds that the service is not medically necessary or is experimental/investigational (including the external review available under the Friedman-Kowles Experimental Treatment Act for 1996), you may choose to make a request to the Department of Managed Health Care to have the matter submitted to an independent agency for external review in accordance with California law. You normally must first submit a grievance to Blue Shield and wait for at least 30 days before you request external review; however, if your matter would qualify for an expedited decision as described above or involves a determination that

the requested service is experimental/investigational, you may immediately request an external review following receipt of a notice of denial. You may initiate this review by completing an application for external review, a copy of which can be obtained by contacting Customer Service. The Department of Managed Health Care will review the application, and, if the request qualifies for external review, will select an external review agency and have your records submitted to a qualified specialist for an independent determination of whether the care is medically necessary. You may choose to submit additional records to the external review agency for review. There is no cost to you for this external review. You and your physician will receive copies of the opinions of the external review agency. The decision of the external review agency is binding on Blue Shield; if the external reviewer determines that the service is medically necessary, Blue Shield will promptly arrange for the service to be provided or the claim in dispute to be paid. This external review process is in addition to any other procedures or remedies available to you and is completely voluntary on your part; you are not obligated to request external review. However, failure to participate in external review may cause you to give up any statutory right to pursue legal action against Blue Shield regarding the

disputed service. For more information regarding the external review process, or to request an application form, please contact Customer Service.

California Department of Managed Health Care review

The California Department of Managed Health Care is responsible for regulating healthcare service plans. If you have a grievance against your health plan you should first telephone your health plan at **(800) 248-2341** and use your health plan's grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an independent medical review (IMR). If you are eligible for an IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The department

also has a toll-free telephone number **(1-888-HMO-2219)** and a TDD line **(1-888-877-5378)** for the hearing- and speech-impaired. The department's Web site (**www.hmohelp.ca.gov**) has complaint forms, IMR application forms and instructions online. In the event that Blue Shield should cancel or refuse to renew your enrollment and you feel that such action was due to reasons of health or utilization of benefits, you may request a review by the Department of Managed Health Care director.

Acts of third parties

If a subscriber is injured through the act or omission of another person (a "third party"), Blue Shield shall, with respect to services required as a result of that injury, provide the benefits of the plan, and have an equitable right to restitution or other available remedy to recover the reasonable costs of the services provided to the covered person paid by Blue Shield on a fee-for-service basis.

The covered person is required to:

- 1) Notify Blue Shield in writing of any actual or potential claim or legal action which such covered person anticipates bringing or has brought against the third party arising from the alleged acts or omissions causing the injury or illness, not later than 30 days after submitting or filing a claim or legal action against the third party;

- 2) Agree to fully cooperate with Blue Shield to execute any forms or documents needed to assist them in exercising their equitable right to restitution or other available remedies; and
- 3) Provide Blue Shield with a lien, in the amount of reasonable costs of benefits provided, calculated in accordance with California Civil Code section 3040. The lien may be filed with the third party, the third party's agent or attorney, or the court, unless otherwise prohibited by law.

A covered person's failure to comply with 1 through 3, above, shall not in any way act as a waiver, release, or relinquishment of the rights of Blue Shield.

Utilization review process

The utilization review process does not apply to services that are not covered based on a Medicare coverage determination.

State law requires that health plans disclose to plan members and health plan providers the process used to authorize or deny healthcare services under the plan.

Blue Shield has documented this process ("utilization review"), as required under Section 1363.5 of the California Health and Safety Code. To request a copy of this document, call our Customer Service Department toll-free at **(800) 248-2341**.

Plan interpretation

Blue Shield shall have the power and discretionary authority to construe and interpret the provisions of the Service Agreement, to determine the benefits of the Service Agreement and determine eligibility to receive benefits under the Service Agreement. Blue Shield shall exercise this authority for the benefit of all subscribers entitled to receive benefits under the Service Agreement.

Value of health services

In 2009, the ratio of the value of health services provided to the amount Blue Shield collected in plan dues was 70.6%.

Confidentiality of personal and health information

Blue Shield protects the confidentiality of your personal health information, including your medical records, claims and personal information. We will not disclose your personal health information without your authorization, except as permitted by law.

A statement describing Blue Shield's policies and procedures for preserving the confidentiality of medical records is available, and we will furnish it to you upon request. To request a copy of this statement, you may call the Customer Service Department at **(800) 248-2341** or print a copy from **blueshieldca.com**.

If you are concerned that Blue Shield may have violated your confidentiality/privacy rights, or you disagree with a decision we made about access to your personal and health information, you may contact us at:

Correspondence address:

Blue Shield of California Privacy Official
P.O. Box 272540
Chico, CA 95927-2540

Toll-free telephone: (888) 266-8080

**E-mail address:
BlueShieldCa_Privacy@BlueShieldca.com**

Principal exclusions and limitations on benefits

Please note:

Blue Shield Medicare Supplement plans do not cover custodial care in any institution, including a skilled nursing facility. Custodial care includes such services as help with walking, getting in and out of bed, eating, dressing, bathing, and taking medicine.

Unless exceptions to the following exclusions are specifically made in the *Evidence of Coverage and Health Service Agreement* (Service Agreement) for your plan, no benefits are provided for:

- Services related to hospitalization or confinement in a health facility, including a skilled nursing facility, primarily for custodial, maintenance or domiciliary care, rest, or to control or change a patient's environment such as custodial or intermediate nursing home care;
- Services and supplies which are not medically necessary as defined in the Service Agreement;
- Dental care and treatment, dental surgery, and dental appliances;
- Physical examinations, except for a one-time physical exam within 12 months of your first coverage under Medicare Part B;
- Routine immunizations;
- Cosmetic surgery;
- Routine foot care;
- Examinations for and the cost of eyeglasses and hearing aids;
- Services for or incident to vocational, educational, recreational, art, dance, or music therapy; and unless (and then only to the extent) medically necessary as an adjunct to medical treatment of an underlying medical condition and prescribed by the attending physician, and recognized by Medicare, weight control programs or exercise programs (with the exception of SilverSneakers Fitness Program);
- Services for transgender or gender dysphoria conditions, including but not limited to, intersex surgery (transsexual operations), or any related services, or any resulting medical complications, except as medically necessary;
- Services performed in a hospital by house officers, residents, interns, or others in training;
- Blood and plasma, except for the first three (3) pints each calendar year;
- Acupuncture;
- Services for which you are not legally obligated to pay or services for which no charge is made to you;
- Services not payable by Medicare except as provided in the Service Agreement; or
- Services not specifically listed as benefits.

See the grievance process section on page 45 for information on filing a grievance, your right to seek assistance from the Department of Managed Health Care, and your right to independent medical review.

Footnotes

1. Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the subscriber. Two-party rates and Easy\$Pay savings do not apply to Plan K. Two-party rates do not apply to tobacco users. Welcome to Medicare Rate Savings applies to all plans Blue Shield offers.
2. If you are 64 or younger and do not have end-stage renal disease, you may apply for Blue Shield of California Medicare Supplement coverage as described in Blue Shield's *Guaranteed Acceptance Guide*. Blue Shield of California does not offer coverage if you are 64 or younger unless you qualify for guaranteed acceptance. Two-party rates are not available to those 64 or younger.

guaranteed acceptance guide

Blue Shield of California Medicare Supplement plans

If you have recently become eligible for Medicare, or lost or ended your health coverage with another plan, you may qualify for guaranteed acceptance in a Blue Shield Medicare Supplement plan in certain situations. This guide will help you determine whether you qualify for guaranteed acceptance. **If you are age 64 or younger with end-stage renal disease, you are not eligible to enroll.**

Important: Please note that this guide is only a summary, and is intended to help you identify the different situations that may qualify you for guaranteed acceptance in a Blue Shield Medicare Supplement plan. It does not contain all the details of each situation. It's important to remember that laws regulating guaranteed acceptance plans change frequently. Consequently, some information in this guide may no longer be accurate. Please ask your sales representative or your attorney to confirm that you qualify for guaranteed acceptance.

If you and your spouse or domestic partner are applying for a two-party rate contract, both individuals must be age 65 or older, be enrolled in both Medicare Parts A and B, and apply for the same plan type. Even under a two-party rate contract, each individual must qualify for guaranteed acceptance to apply. Either person who does not qualify for guaranteed acceptance according to the Guaranteed Acceptance Guide will be subject to underwriting.

For more information about guaranteed acceptance, please contact Blue Shield at the following numbers:

(800) 248-2341, TTY/TDD (800) 241-1823

8 a.m. to 5 p.m., Monday through Thursday, and 9 a.m. to 5 p.m. Friday, excluding holidays

Or, contact your agent or your Blue Shield sales representative at:

Woodland Hills Regional Sales Office

(888) 713-0000, TTY/TDD (888) 595-0000

8:30 a.m. to 5:30 p.m., Monday through Friday, excluding holidays

You may also contact the California Health Insurance Counseling and Advocacy Program (HICAP) for guidance. HICAP provides health insurance counseling for California senior citizens. Call HICAP toll-free at (800) 434-0222 for a referral to your local HICAP office. HICAP is a service provided free of charge by the state of California.

How to use this guide:

1. If you believe a situation applies to you, review your plan choices and when to apply.
2. Decide which plan type you want to apply for, based on plan descriptions found in Blue Shield's *Summary of Benefits and Provisions* booklet.
3. Write the corresponding situation number in the Guaranteed Acceptance section of your application.

If you qualify for guaranteed acceptance, do not complete the Statement of Health or the authorization for release of medical records sections of the application. If you do not qualify for guaranteed acceptance, completion of these sections is required.

4. If you believe you qualify for guaranteed acceptance, please attach proof of prior coverage as outlined in the table at the end of this guide.
5. Do not return this guide with your application. Keep it as a reference along with your other important Blue Shield materials.

1	Situation	You are: <ul style="list-style-type: none"> • Enrolled in Medicare and are age 65 years or older; or • You are new to Medicare, are age 64 years or younger, and do not have end-stage renal disease.
	Your plan choices	<ul style="list-style-type: none"> • If you are age 65 or older: Plan A, C, D, F, or K • If you are age 64 or younger: Plan A, C, F, or K
	When to apply	<ul style="list-style-type: none"> • If you are age 65 or older: Blue Shield must receive your application within six (6) months, beginning with the first day of the first month in which you are both 65 years of age or older, and you are enrolled for benefits under Medicare Part B. • If you are age 64 or younger: Blue Shield must receive your application within six (6) months of your enrollment in Medicare Part B, or if you are notified retroactively of eligibility for Medicare, within six (6) months of notice of eligibility.
2	Situation	You currently have a Medicare Supplement plan and want to switch to a different Medicare Supplement plan.
	Your plan choices	You have an annual open enrollment period, during which you may transfer to any Medicare Supplement Plan that offers benefits equal to or lesser than those provided in your current plan. ³ Call Blue Shield at (800) 248-2341 to see which plans you qualify for.
	When to apply	Blue Shield must receive your application within thirty (30) days of your birthday.

3	Situation	<p>You enrolled with one of the following:</p> <ul style="list-style-type: none"> • a Medicare Advantage¹ plan; • a Medicare cost or similar organization operating under demonstration project authority before April 1, 1999; • a health care prepayment plan; or • a Medicare Select policy; <p>and any of the following apply:</p> <ul style="list-style-type: none"> • the certification of the organization or plan is being terminated; • the organization is terminating or discontinuing the plan in the service area in which you reside; or • you are no longer eligible because you moved outside the service area.
	Your plan choices	Plan A, C, F, or K
	When to apply	If your coverage is being involuntarily terminated ² you may submit your application any time after you receive the notice of termination, but no later than 63 days after the date coverage is terminated; however, if you are enrolled in a Medicare Advantage plan, you must apply within 123 days of the date your coverage is terminated.
4	Situation	You received notice of termination, or your coverage was terminated from any employer-sponsored health plan, including an employer-sponsored retiree health plan. This includes termination for loss of eligibility due to divorce or death of a spouse.
	Your plan choices	<ul style="list-style-type: none"> • If you are age 65 or older: Plan A, C, D, F, or K • If you are age 64 or younger and do not have end-stage renal disease: Plan A, C, F, or K
	When to apply	Blue Shield must receive your application within six (6) months of the notice of termination, or if no notice is received, within six (6) months of the date your employer-sponsored health coverage ended.
5	Situation	You enrolled in a Medicare Supplement plan, but you lost coverage because you moved outside the plan's service area.
	Your plan choices	<ul style="list-style-type: none"> • If you are age 65 or older: Plan A, C, D, F, or K • If you are age 64 or younger and do not have end-stage renal disease: Plan A, C, F, or K
	When to apply	Blue Shield must receive your application within six (6) months of the date coverage is terminated.

6	Situation	Upon first becoming eligible for Medicare Part A at age 65, you enrolled in a Medicare Advantage plan, ¹ or with a Program of All-Inclusive Care for the Elderly (PACE) provider, and then disenrolled from the plan or program within twelve (12) months of the effective date of that enrollment.
	Your plan choices	Plan A, C, D, F, or K
	When to apply	If you are voluntarily terminating your coverage, you may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.
7	Situation	You were enrolled in a Medicare Supplement plan and subsequently enrolled in a Medicare Advantage plan ¹ or with a PACE provider, <i>and</i> : <ul style="list-style-type: none"> • your coverage was involuntarily terminated within twelve (12) months of the effective date of enrollment; <i>and</i> • you then enrolled in another Medicare Advantage or PACE provider plan and disenrolled from that plan within twenty-four (24) months of the effective date with the first plan.
	Your plan choices	<ul style="list-style-type: none"> • Plans A, C, D, F, or K; <i>or</i> • The Medicare Supplement plan you had previously, if it is still offered for sale by that insurer.
	When to apply	If your coverage is being involuntarily terminated, ² you may submit your application any time after you receive the notice of termination, but no later than sixty-three (63) days after the date coverage is terminated; however, if you are enrolled in a Medicare Advantage plan, you must apply within 123 days of the date coverage is terminated.

8	Situation	<p>You are 65 or older, are enrolled with a Program of All-Inclusive Care for the Elderly (PACE) provider, and any of the following situations that permit termination of enrollment apply:</p> <ul style="list-style-type: none"> • the certification of the organization is being terminated; • the organization is terminating or discontinuing services in the service area in which you reside; • you are no longer eligible, because you moved outside the service area; • The organization substantially violated a material provision of the contract with the Centers for Medicare & Medicaid Services (CMS); • The organization or its agent materially misrepresented a provision of the program in marketing the contract to you.
	Your plan choices	<ul style="list-style-type: none"> • Plans A, C, F, or K; or • The Medicare Supplement plan you had previously, if it is still offered for sale by that insurer.
	When to apply	<ul style="list-style-type: none"> • If your coverage is being involuntarily terminated,² you may submit your application any time after you receive the notice of termination, but no later than sixty-three (63) days after the date coverage is terminated. • If you are voluntarily terminating your coverage, you may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.

9	Situation	<p>You terminated enrollment in a Medicare Supplement plan and subsequently enrolled, for the first time, in any of the following:</p> <ul style="list-style-type: none"> • a Medicare Advantage plan;¹ • a Medicare cost or similar organization operating under demonstration project authority before April 1, 1999; • a PACE provider; or • a Medicare Select policy. <p>You then disenrolled within the first 12 months.</p>
	Your plan choices	<ul style="list-style-type: none"> • Plan A, C, F, or K; or • The Medicare Supplement plan you had previously, if it is still offered for sale by that insurer.
	When to apply	<p>If you are voluntarily terminating your coverage, you may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.</p>

10	Situation	<p>You terminated enrollment in a Medicare Supplement plan and subsequently enrolled, for the first time, with any of the following:</p> <ul style="list-style-type: none"> • a Medicare Advantage plan;¹ • a Medicare cost or similar organization operating under demonstration project authority before April 1, 1999; • a PACE provider plan; or • a Medicare Select policy. <p>However, your coverage was involuntarily terminated within twelve (12) months of the effective date of enrollment. You then enrolled in another similar plan and disenrolled from that plan within twenty-four (24) months of the effective date of the first plan.</p>
	Your plan choices	<ul style="list-style-type: none"> • Plan A, C, F, or K; or • The Medicare Supplement plan you had previously, if it is still offered by that issuer.
	When to apply	<p>If your coverage is being involuntarily terminated,² you may submit your application any time after you receive the notice of termination, but no later than sixty-three (63) days after the date coverage is terminated; however, if you are enrolled in a Medicare Advantage plan, you must apply within 123 days of the date coverage is terminated.</p>
11	Situation	<p>You enrolled in an employer-sponsored health plan that supplements Medicare, and either of the following apply:</p> <ul style="list-style-type: none"> • the plan either terminates or ceases to provide all of those supplemental health benefits to you; or • the employer no longer provides you with insurance that covers all of the payment for the 20% coinsurance.
	Your plan choices	Plan A, C, F, or K
	When to apply	<p>You may submit an application to Blue Shield during the guaranteed acceptance period, which starts from the later of the following two dates, and ends sixty-three (63) days after the date coverage is terminated:</p> <ul style="list-style-type: none"> • The date you received a notice of termination, or if no notice is received, on the date you received notice denying the claim because of termination of benefits; or • The date coverage is terminated.
12	Situation	<p>You are a Medicare-eligible military retiree, spouse, or dependent, and you lost access to healthcare services because:</p> <ul style="list-style-type: none"> • the military base closed; • the military base no longer offers services; or • you relocated.
	Your plan choices	<ul style="list-style-type: none"> • If you are age 65 or older: Plan A, C, D, F, or K • If you are age 64 or younger and do not have end-stage renal disease: Plan A, C, F, or K
	When to apply	<p>Blue Shield must receive your application within six (6) months of the date you lost access to healthcare services at the military base.</p>

13	Situation	<p>You enrolled in one of the following:</p> <ul style="list-style-type: none"> • a Medicare Advantage plan;¹ • a Medicare cost or similar organization operating under demonstration project authority before April 1, 1999; • a healthcare prepayment plan; • a Medicare Supplement Plan; or • a Medicare Select policy; <p>but coverage terminated because you demonstrated:</p> <ul style="list-style-type: none"> • the company substantially violated a material provision of the contract; or • the company or its agent materially misrepresented a provision of the plan in marketing the contract to you.
	Your plan choices	Plan A, C, F, or K
	When to apply	You may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.
14	Situation	<p>You enrolled in a Blue Shield Medicare Advantage¹ plan, and Blue Shield either:</p> <ul style="list-style-type: none"> • reduced any of its benefits; • increased the amount of cost-sharing; or • discontinued (for other than quality of care) a contract with a provider currently furnishing services to you.
	Your plan choices	Plans A, C, F, or K
	When to apply	You may submit an application sixty (60) days before the effective date of termination, but no later than sixty-three (63) days after the date coverage is terminated.
15	Situation	<p>You enrolled in a Medicare Supplement plan, but coverage stopped because:</p> <ul style="list-style-type: none"> • the company filed for bankruptcy or is insolvent; or • because of other involuntary termination of coverage under the contract.
	Your plan choices	Plan A, C, F, or K
	When to apply	<p>You may submit an application to Blue Shield during the guaranteed acceptance period, which starts from the earlier of the following two dates, and ends sixty-three (63) days after coverage terminates:</p> <ul style="list-style-type: none"> • The date you receive notice of termination, bankruptcy, insolvency, or other similar notice; or • The date coverage is terminated.

16	Situation	You are enrolled in Medicare Part B and have been notified that because of an increase in your income or assets you meet one of the following: <ul style="list-style-type: none"> • You are no longer eligible for MediCal benefits. • You are only eligible for MediCal benefits with a share-of-cost and you certify at the time of application with Blue Shield you have not met the share of the cost.
	Your plan choices	<ul style="list-style-type: none"> • If you are age 65 or older: Plan A, C, D, F, or K • If you are age 64 or younger and do not have end-stage renal disease: Plan A, C, F, or K
	When to apply	Blue Shield must receive your application within six (6) months of the date coverage is terminated.

End notes

1. A Medicare Advantage plan can be any of the following: a Medicare managed care (HMO) plan, Medicare Preferred Provider Organization (PPO) plan, Medicare private fee-for-service (PFFS) plan, or specialized Medicare Advantage plan.
2. Involuntarily terminated coverage does not include termination for non-payment of dues, certain disruptive behavior, or if the plan is terminated for all individuals within the service area.
3. A 1990 standardized Medicare Supplement benefit plan shall be deemed to offer benefits equal to those provided by its equivalent 2010 standardized Medicare Supplement benefit plan. For example, a 1990 standardized Medicare supplement benefit plan A shall be deemed to offer benefits equal to those provided by a 2010 standardized Medicare supplement benefit plan A.

If you apply for a Blue Shield Medicare Supplement plan under guaranteed acceptance provisions, you must provide documentation for certain situations, as follows:

For this situation	You must provide this documentation
1	<ul style="list-style-type: none"> • Medicare Parts A and B effective dates and your Medicare number. • In addition, if you are age 64 or younger, a signed and dated statement indicating you do not have end-stage renal disease.
2	A completed copy of Blue Shield's Notice to Applicant Regarding Replacement of Medicare Supplement Coverage, plus proof of your current plan type.
3	A copy of the prior coverage termination notice.
4, 7, 8, 9	A copy of the prior coverage termination notice that includes the termination date, plus proof of prior coverage.
5, 6, 10, 12, 13, 14, 15	A copy of the prior coverage termination notice and the reason for termination.
11	A copy of the prior coverage termination notice, including the reason for termination, or claims denial.
16	A copy of Medi-Cal's notice of termination due to a change in income/assets.