



Senior GoldSM



Worry-free coverage to fill Original Medicare's gaps

Medicare covers some of your health care expenses but there are deductibles, copayments and coinsurance that you still have to pay. Blue Cross and Blue Shield of Minnesota can help.

Why Senior Gold?

Senior Gold is Minnesota's most popular Medicare supplement plan and for good reason:

- **Coverage begins right away.** No deductibles or coinsurance for most Medicare-covered services.
- **Extensive provider network and no referrals.** Includes nearly every provider in Minnesota.
- **Ideal for travelers.** Live and travel anywhere in the United States and receive full plan benefits. Emergencies and urgent care covered worldwide.
- **Healthy lifestyle support.** Fitness discounts, stop-smoking program, 24-hour nurse line, massage, acupuncture and vitamin discounts.
- **Preventive care option.** Covers routine physical exams, vision exams, and hearing checks.

Prescription drugs?

Original Medicare and Senior Gold don't cover most outpatient prescription drugs, so you'll probably want to pair your Senior Gold plan with prescription drug coverage like MedicareBlueSM Rx, a Medicare Part D prescription drug plan.

For more information:

Contact your agent

We have thousands of knowledgeable, independent agents throughout Minnesota.

Blue Cross

For more information about Senior Gold or Part D prescription drug coverage from Blue Cross:

(651) 662-2583 or toll free **1-877-662-2583**

TTY/TDD for the hearing impaired **1-866-582-1158**
8 a.m. to 8 p.m. Central Time, daily

www.bluecrossmn.com/medicare

Senior Gold 2008 Benefits

Benefit category		Original Medicare	Senior Gold with preventive care coverage
Monthly premium		You pay the Medicare Part B premium of \$96.40 – \$238.40 each month.	In addition to the Medicare Part B premium, you pay <ul style="list-style-type: none"> • Tobacco-free: \$167* • Standard rate: \$219* * Includes optional preventive care coverage: \$5
Deductible		You pay Part A deductible of \$1,024 and Part B deductible of \$135 (if enrolled in Part A and/or Part B).	You pay \$0. Senior Gold covers your Part A and Part B deductibles.
Preventive services	Routine physical exams	You pay 20% of Medicare-approved amounts for one physical exam within the first 6 months of your new Part B coverage, not including laboratory tests. You pay 100% for any additional routine physical exams.	You pay \$0.
	Cancer screenings, includes colorectal and prostate screenings, and mammograms	You pay 20% of Medicare-approved amounts.	You pay \$0.
Doctor office visits, specialist visits and urgent care		You pay 20% of Medicare-approved amounts or applicable copayment.	You pay \$0. Participating physicians must be used in Minnesota.
Emergency care		You pay 20% of the facility charge or applicable copayment for each emergency room visit (unless admitted to the hospital within 3 days for the same condition). You pay 20% of doctor charges.	You pay \$0 for each Medicare-covered emergency room visit.
Inpatient care		You pay for each benefit period: <ul style="list-style-type: none"> • Days 1 – 60: \$1,024 deductible • Days 61 – 90: \$256 per day • Days 91 – 150: \$512 each lifetime reserve day 	You pay \$0 for each Medicare-covered stay. You are covered for unlimited days each benefit period.
Outpatient care, services and surgeries		You pay 20% of Medicare-approved amounts for doctor charges. You pay 20% of outpatient facility charges.	You pay \$0. Participating physicians must be used in Minnesota.
Diagnostic tests, X-rays and lab services		You pay 20% of Medicare-approved amounts, except for approved lab services in which case you pay \$0.	You pay \$0 for Medicare-eligible services.
Other services and supplies	Durable medical equipment, includes wheelchairs, oxygen, etc.	You pay 20% of Medicare-approved amounts.	You pay \$0 for each Medicare-covered item.
	Diabetic care, includes glucose monitors, test strips, lancets, screening tests and training	You pay 20% of Medicare-approved amounts.	You pay \$0 for each Medicare-covered item.
Worldwide coverage		Generally NOT covered outside the United States.	You pay 20% for emergency or urgent care outside the United States.