

MEDICARE SUPPLEMENT INSURANCE PLANS

BLUECHOICE 65

BlueChoice 65, BlueChoice 65 SELECT, BlueChoice 65 PLUS,
BlueChoice 65 SELECT PLUS



2026

BlueChoice 65

Medicare Supplement Insurance Plans

Blue Cross and Blue Shield of Louisiana (Louisiana Blue) has provided comfort and security to millions of Louisianians since 1934. We understand turning 65 is a milestone that often brings new opportunities and decisions. Once you turn 65, you may become eligible for a Medicare Supplement insurance plan in addition to your Original Medicare coverage.

Medicare covers only 80% of your medical and hospital expenses, leaving you responsible for the remaining 20%. Medicare Supplement insurance helps fill these gaps. Enroll in a Medicare Supplement insurance plan alongside your Original Medicare coverage.

Louisiana Blue offers a variety of affordable BlueChoice 65 plan options to meet your needs and budget. BlueChoice 65 plans are designed to supplement your Original Medicare coverage, not replace it.

BlueChoice 65: *The Power of Choice*

BlueChoice 65, our series of Medicare Supplement insurance plans, is designed to pay for many of the expenses Medicare doesn't pay. Our BlueChoice 65 plan options include A, B, F*, G and N. Some of the options in this series include:

- Part A deductible coverage
- Part B coinsurance
- Part B deductible coverage
- Part B excess charges
- Skilled nursing coinsurance

BlueChoice 65 SELECT Plans: *Selections and Savings*

Our BlueChoice 65 SELECT and BlueChoice 65 SELECT PLUS plans feature lower premiums and a select network of hospitals where you do not have to pay the Part A deductible and coinsurance. Medicare supplement BlueChoice 65 SELECT Plans B, F*, G and N and BlueChoice 65 SELECT PLUS Plan G allow you to keep your doctor and when you use a select hospital for inpatient services, you pay no Part A deductible or coinsurance. These select hospitals have agreed to cut certain costs so we can pass the savings on to you. To purchase a BlueChoice 65 SELECT or BlueChoice 65 SELECT PLUS plan, you must reside within a 50-mile geographical radius from the nearest select hospital. Visit www.lablue.com/findcare to search the BlueChoice 65 SELECT Directory.

**Plans F and F SELECT are not available to those who become newly Medicare-eligible on or after Jan. 1, 2020. Please talk to your agent to determine eligibility.*

BlueChoice 65 PLUS Plans: *Dental Benefits and More Value*

Our BlueChoice 65 PLUS and BlueChoice 65 SELECT PLUS plans offer all features of the BlueChoice 65 and BlueChoice 65 SELECT benefits with additional dental benefits. Preventive and basic dental services are covered at no cost to you up to \$1,200 per year. Some of the benefits include:

- Oral exams
- Horizontal bitewing X-rays
- Routine cleanings
- Certain nonroutine, diagnostic and restorative services

In order to receive full benefits, dental services must be performed by a United Concordia contracted dental provider in the Advantage Plus network. To find a dentist in the United Concordia contracted dental provider network, visit www.lablue.com/findcare and search the dental directory.

FAQs: BlueChoice 65 SELECT, BlueChoice 65 PLUS and BlueChoice 65 SELECT PLUS

Q. What's the difference among standard BlueChoice 65 supplemental coverage, BlueChoice 65 SELECT, BlueChoice 65 PLUS and BlueChoice 65 SELECT PLUS?

A. The good news is you can enjoy the same great coverage with any plan. SELECT requires using one of the select hospitals in order for your Part A deductible and coinsurance to be covered, and PLUS features Plan G coverage plus additional benefits, including dental services. SELECT PLUS is the SELECT Plan G coverage, which requires using a select hospital, with additional dental benefits.

Q. What are the advantages of choosing BlueChoice 65 SELECT or BlueChoice 65 SELECT PLUS?

A. The main advantage is lower monthly premiums. We've partnered with select hospitals to reduce costs, allowing us to offer lower premiums. You can choose almost any doctor to administer your care and to receive outpatient services at most medical facilities.

Q. Which hospitals participate in the BlueChoice 65 SELECT and BlueChoice 65 SELECT PLUS network?

A. Visit our Find Care provider directory at www.lablue.com/findcare and search for the BlueChoice 65 SELECT Directory to find the participating hospitals.

Q. Can I keep my dentist with BlueChoice 65 PLUS and BlueChoice 65 SELECT PLUS?

A. To receive full benefits, dental services must be performed by a United Concordia contracted provider in the Advantage Plus network. Services by nonparticipating providers are allowed, but members may be balance billed. Find a dentist in the network at www.lablue.com/findcare.

Q. Can I keep my doctor with BlueChoice 65 SELECT and BlueChoice 65 SELECT PLUS?

A. Yes, you can keep your doctor or choose almost any doctor for your care without needing a referral to see a specialist. However, your doctor must have admitting privileges at one of the select hospitals if you are hospitalized. If you are unsure, ask your doctor or hospital administrator.

Q. What if my doctor does not have admitting privileges at a select hospital?

A. You can ask your doctor to apply for admitting privileges at your select hospital. If they do not want to practice there and you do not want to change doctors, you may prefer our traditional standardized Medicare Supplement insurance plans.

Q. Will I still receive Medicare benefits if I use a hospital that is not in the select network?

A. Yes, Medicare will still pay its portion of the charges. You will be responsible for the deductible and coinsurance if you use a non-select hospital.

Q. What if I need special care that is not available at a select hospital?

A. If services are not available at a select hospital, we will cover your Part A deductible and coinsurance from a non-select hospital.

Q. Do I have to use a select hospital for outpatient services?

A. No. You can choose almost any medical facility for outpatient services. BlueChoice 65 SELECT and BlueChoice 65 SELECT PLUS require only that you use a select hospital for inpatient services.

Q. What if I'm away from home and have a medical emergency?

A. If you have a medical emergency while traveling in the United States, go to the nearest medical facility. We will cover your Part A deductible and coinsurance for emergency care if it is unreasonable to obtain services from a select hospital.

Blue365®: Healthy Discounts and Deals

Blue365®* offers discounts on health and wellness resources, 365 days a year. Register for a free online account at www.blue365deals.com/labblue to access these exclusive year-round discounts on fitness memberships (in-person and virtual) and workout gear, wearable devices, meal delivery and nutrition programs, mental well-being resources, pet health resources, vision care, dental care, athletic footwear, hearing aids and more.

Benefits That Travel

Your Louisiana Blue member ID card lets you travel within the United States with confidence, knowing your healthcare benefits are recognized almost everywhere. Most doctors and hospitals recognize the Cross and Shield as symbols of quality coverage. If you need emergency medical treatment while out of town, you can go to the nearest medical facility and have covered benefits.

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We're Here to Help!

With Louisiana Blue, you'll have the guidance and support you need.



Your Agent

Get personal assistance from your agent, who can answer your questions, help you choose the plan that's right for you and guide you through the enrollment process — **at no cost to you!** Don't have an agent? Call 1-800-821-2758 and we can connect you with someone to help.



By Phone

Call Customer Service toll-free at 1-800-392-4087 from 8 a.m. to 5 p.m. CST, Monday through Friday.

For sales inquiries, call 1-800-821-2758 or stop by any of our Louisiana Blue regional offices. To learn more about Medicare Supplement insurance plans, visit www.lablue.com/shop-plans/medicare.



This brochure is presented for general information only. It is not a contract nor intended to be construed as a contract. If there is any discrepancy between this document and the BlueChoice 65 contract, the contract will govern the benefits paid. For complete information, please refer to the contract or visit www.lablue.com/contract-booklet.

BlueChoice 65 refers to contracts #40XX1488, #40XX1489, #40XX1490, #40XX1491 and #40XX2429; BlueChoice 65 SELECT refers to contracts #40XX1492, #40XX1493, #40XX1494, 40XX2430; BlueChoice 65 PLUS refers to contract #40XX2771; BlueChoice 65 SELECT PLUS refers to contract #40XX2772 and is not connected with or endorsed by the U.S. government or the federal Medicare program. Please see your agent for benefit exclusions, limitations and reductions. An agent may contact you.

FOR MORE INFORMATION CALL

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