

2024 Plan Highlights

Get protection from unexpected medical expenses, and enjoy fewer out-of-pocket costs for Medicare-covered services.

C PLUSSM MEDICARE SELECT AT-A-GLANCE

Did you know that C Plus Medicare Select plans provide the coverage and protection Alabamians have depended on for decades?

C Plus is a Medicare Select Plan, a type of Medigap/Medicare supplemental plan that picks up where Original Medicare (Part A/Hospital and Part B/Medical) leaves off.

- ✓ 100% coverage for Medicare-eligible inpatient hospital stays
- ✓ 100% of Alabama hospitals and over 90% of doctors are in-network
- ✓ Use any doctor or hospital accepting Medicare when traveling out of state
- ✓ No referral needed to see specialists
- ✓ \$90 allowance on FlexCard for gym membership every three months¹
- ✓ \$0 annual routine hearing exam and hearing aid copays starting at \$499, one aid per ear per year (both from TruHearing providers only)

Have questions about C Plus or need help enrolling?

Call 1-877-278-7007 (TTY 711), 8 a.m. – 8 p.m.*

Or visit us online at BCBSALMedicare.com anytime!

* We are available Monday – Friday, 8 a.m. – 8 p.m. CST. From October 1 to December 7, the hours of operation are Monday – Sunday, 8 a.m. – 8 p.m. CST. You may be required to leave a message for calls made after hours, weekends and holidays. Calls will be returned the next business day. This is a solicitation of insurance. Contact may be made by an issuer or insurance producer. C PlusSM is a Medicare Select Plan and is a private insurance plan regulated by the Alabama Department of Insurance. It is not connected with or endorsed by the U.S. government or the federal Medicare program. Blue Cross and Blue Shield of Alabama also offers Plan A, a Medicare Supplement plan that provides you with basic hospital benefits. With Plan A, you can use any Medicare-participating hospital you want. There is a 180-day waiting period for pre-existing conditions. For 2024, the monthly premium for Plan A is \$149, regardless of your age. ** After 90 consecutive days of hospitalization, Medicare benefits are paid from a one-time Lifetime Reserve of 60 additional days that are not renewable each benefit period. ***TruHearing[®] is an independent company offering exclusive hearing aid savings for Blue Cross and Blue Shield of Alabama members. All content ©2023 TruHearing, Inc. All Rights Reserved. TruHearing[®] and (Re)TM are trademarks of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. Retail pricing based on prices for comparable aids. Follow-up provider visits included for one year following hearing aid purchase. Free battery offer is not applicable to the purchase of rechargeable hearing aid models. Three-year warranty includes repairs and one-time loss and damage replacement. Hearing aid repairs and replacements are subject to provider and manufacturer fees. For questions regarding fees, contact a TruHearing hearing consultant.

**** Air Medical transport services are provided through a contract with AirMed International, LLC, an independent company that does not provide Blue Cross and Blue Shield of Alabama products. Blue Cross is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical services terminate if coverage by your health plan ends. † You must meet specific eligibility requirements to qualify for Plan-F. †† You must continue to pay your Medicare Part B premium. Amounts shown are the 2023 deductibles and copays and may change on January 1, 2024. ††† Your monthly plan premium for C Plus is based on your age when you enroll. It will not increase just because you get older and you cannot be singled out for a rate increase — even if your health declines. Premiums are structured by age category, and the age category you start with is the one you stay with (as long as you're continuously covered by the same C Plus plan).

¹ The Alabama FlexCard Mastercard[®] Prepaid Card is issued by Stride Bank, N.A., Member FDIC, pursuant to license by Mastercard International. Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

Plans: B, G and F

In 2023 ^{††}	Medicare alone YOU'LL PAY:	With PLAN-B YOU PAY:	With PLAN-G YOU PAY:	With PLAN-F [‡] YOU PAY:
Part A Hospital Expenses				
Initial Part A hospital deductible ^{**}	\$1,600	\$0	\$0	\$0
Daily copay for days 61–90 in a hospital	\$400 per day	\$0	\$0	\$0
Daily copay for days 91–150 in a hospital (Lifetime Reserve) ^{**}	\$800 per day	\$0	\$0	\$0
Additional 365 days once Lifetime Reserve days are used	All Costs	\$0	\$0	\$0
Daily copay for days 21–100 in a Skilled Nursing Facility	\$200 per day	\$200 per day	\$0	\$0
Part B Physician Services and Supplies				
Annual Part B deductible	\$226	\$226	\$226	\$0
20% of the Medicare-approved amounts (Medicare pays 80%) for: <ul style="list-style-type: none"> • Doctor and specialist visits • Lab and X-ray • Outpatient services and procedures • Durable medical equipment • Other Part B services 	20%	\$0	\$0	\$0
Other Benefits Not Covered by Medicare				
Foreign Travel Emergency^{****} Medically necessary emergency care services during the first 60 days of each trip outside of the United States	All Costs	All Costs	\$250 annual deductible, plus 20% coinsurance on eligible charges up to a lifetime maximum of \$50,000	\$250 annual deductible, plus 20% coinsurance on eligible charges up to a lifetime maximum of \$50,000

What You Pay for C Plus^{†††}

Age Category When You Enroll:	2024 Monthly Premium		
	C Plus Plan-B	C Plus Plan-G	C Plus Plan-F
Age 65	\$181	\$199	\$229
Age 66–69	\$201	\$220	\$253
Age 70 & Above	\$222	\$244	\$280
Under age 65 and eligible for Medicare because you are disabled	\$328	\$360	\$414