



2024 South Carolina

Medicare Savings Planner

Before you choose a new plan this year — *or stay with your current coverage* — you should know about these options that could cut your health care costs.

What's Inside

- ✓ Why **LOWERING** your health care costs is more important than ever
- ✓ Questions to ask about your **CURRENT** coverage
- ✓ What to look for when considering a **NEW** plan for 2024

What you don't know could be costing you money!

Will your savings be at risk this fall?

With costs on the rise everywhere, you need to rethink your Medicare coverage to be sure you're not missing out on any opportunity to save money.

This Medicare Savings Planner was created to help you choose 2024 coverage that will cut your costs, so you'll be ready to enroll on Oct. 15.



Enrollment begins

See why no one does more for **YOU** than BlueCross BlueShield of South Carolina.

Call now to talk with a local **BlueCross Medicare adviser**, OR sign up for a **free Medicare seminar near you.**

888-662-1433 (TTY: 711)* 8 a.m. – 8 p.m.
Seven days a week from Oct. 1 - Mar. 31*

www.SouthCarolinaMedicareAdvantage.com/seminars

Even if you're doing OK with your current plan, it pays to ask some simple questions.

Now, more than ever, it's smart to have exactly the right balance of coverage and cost. It's a good idea to review your current coverage and see if there is a plan that might better fit your needs when it comes to quality care and cost savings.

Do I want more value for my money than I get from my current plan?

YES | NO

Have my health care and prescription drug needs changed?

YES | NO

Does my dental coverage leave me spending TOO MUCH out of my own pocket?

YES | NO

Am I spending money on tests and exams I thought were covered?

YES | NO

Does my plan charge a copay for lab work?

YES | NO

Do I need a referral when seeing a specialist?

YES | NO

Does my plan not include an over-the-counter allowance or have one that doesn't include food?

YES | NO

If you answered **YES** to any of these questions, you need to take a closer look at a BlueCross plan to ensure you're cutting costs everywhere you can.

Let's start saving you some money!

DO YOU RELY ON Original Medicare only or a Medicare Supplement plan?



Your care should always come first.

When it comes to protecting your finances, cost savings are important, too. That's why it's a good idea to think about these three Medicare facts and see if you can do better.



Original Medicare alone can leave you with BIG bills.

Original Medicare covers about 80 percent of your medical costs, which means you're responsible for the remaining 20 percent.

That could add up to a lot of money — and there's no limit on what you may have to pay out of your own pocket.



Prescription drugs, and many valuable extra benefits, aren't covered.

Many people on Original Medicare or a Medicare Supplement plan have to purchase a separate drug plan with its own monthly premium. They're also missing out on many valuable extras, like fitness memberships, transportation benefits and more.



With a Medicare Supplement plan, you pay a higher premium up front to cover services you may not use every month.

You shouldn't have to pay for things you don't need! A Medicare Supplement plan isn't always the best match for someone looking to lower monthly costs.

With Blue, you're home.

5 reasons **BlueCross** could be the right option for you

1. Plans start at \$0 a month — AND you get so much.

A low monthly premium goes even further when it also includes low primary care copays, preventive care, labs, an over-the-counter allowance, a no-cost fitness membership and more.

2. You're more likely to find your doctor in our network.

That's because we have one of the largest networks of doctors and hospitals as well as dental networks in South Carolina.

3. You'll avoid surprise costs at the doctor.

If your doctor recommends a screening or exam during your doctor visit, you likely won't pay out of pocket for it. No surprises!

4. You'll have peace of mind.

You can rely on quality coverage from a trusted company with more than 75 years of serving ONLY South Carolina. We're here for you and here to stay.

5. You'll have help NOW or whenever you need it.

Call <1-888-639-0686 (TTY: 711)> now to speak with a friendly, local BlueCross Medicare adviser to learn more about our plans. We can even help you enroll right over the phone.

3 BIG WAYS TO SAVE



BLUECROSS IS BIG ON LOWERING YOUR COSTS.

Not all Medicare Advantage plans are the same. You'll find that BlueCross does more than other plans when it comes to cutting your out-of-pocket costs.

Talk to a local Medicare adviser at <1-888-639-0686> (TTY: 711).

1. SAVE AT THE DOCTOR

Your primary care doctor is so important when it comes to staying healthy. BlueCross makes it easy to keep your appointments by keeping costs down.



<\$0 DOCTOR VISITS>

Choose a plan that includes a \$0 primary care physician (PCP) copay. You pay nothing to see your doctor!



<\$0 PREVENTIVE CARE>

Don't settle for surprise copays on tests at your doctor's office. Our plans help you and your doctor make the right decisions for your health.

You'll be covered for many common screenings and exams that your doctor might recommend:

- ✓ <\$0 copay for colonoscopy>
- ✓ <\$0 copay for diagnostic mammogram>
- ✓ <\$0 copay for ultrasound>
- ✓ And more!



NETWORK: WHY IT MATTERS

BlueCross has one of the largest provider networks in the state that includes every hospital. That makes it easier to keep your current doctor and enjoy in-network savings.

2. SAVE ON PRESCRIPTIONS

Our Medicare Advantage plans have built-in drug coverage with a formulary that covers HUNDREDS of commonly prescribed drugs.



<\$0 COPAY>

With our expanded coverage, you'll have a [<\$0 copay>] on HUNDREDS of Tier 1, 2 and 6 prescription drugs. Low copays on Tier 3, 4 and 5 drugs keep more money in your pocket.



<\$35 A MONTH FOR INSULIN>

You'll pay just [<\$35 per month>] for insulin. Plus, we cover ALL THREE major insulin suppliers, so you'll start saving right away.

MONEY-SAVER SPOTLIGHT



Over-the-counter allowance

Keep up to [<\$600 extra>] in your pocket with an over-the-counter allowance that lets you purchase everyday items — like toothpaste, aspirin, health and beauty supplies, and food — online or at the pharmacy.

Save money at the drugstore — talk to a BlueCross Medicare adviser today.

3 BIG WAYS TO SAVE



3. SAVE AT THE DENTIST



BlueCross understands that access to great dental care should be part of your Medicare plan. It's why we offer REAL ways to save on the services you need to keep you smiling.



<UP TO \$3,500 IN DENTAL BENEFITS>

Many plans include some dental coverage, but not like this! This annual benefit covers <up to \$3,500> for so many of the services you need, including fillings, crowns, dentures and more.

BlueCross network discounts make your dental benefit go even further!



IN-NETWORK DISCOUNTS

<You'll save up to 40%> when you use an in-network dentist. And with one of the largest dental networks in the state, that's easy to do.

Some Common Procedures	Avg. out-of-network cost	Avg. BlueCross in-network cost	Your savings
Comprehensive Exam	<\$217>	<\$65>	<\$152>
X-Rays	<\$110>	<\$45>	<\$65>
Amalgam Filling	<\$198>	<\$111>	<\$87>
Composite Restoration Filling	<\$305>	<\$113>	<\$192>
Anesthesia	<\$361>	<\$190>	<\$171>
Crown	<\$1,600>	<\$851>	<\$749>
Tooth Extractions	<\$300>	<\$49>	<\$351>

Care. Cost. Convenience.

Get even more with **BlueCross**.



<\$0 LAB WORK>

Your plan includes a <\$0 copay> for lab work ordered by your in-network doctor or specialist.



<\$0 EYEWEAR>

You'll love getting eyeglasses or contacts for <NO COST> with your eye exam.



<\$0 RIDES>

Need a ride to a medically approved appointment? You're covered with this <no-cost transportation benefit>.



<\$0 VIRTUAL VISITS>

All you need is your computer or mobile device to see a doctor from the comfort of home — for a <\$0 copay>.

MONEY-SAVER SPOTLIGHT



Labs and tests

Your plan includes LOWER copays for tests and diagnostic screenings. You'll never pay for things like in-network doctor (PCP) visits, lab work, EKGs, mammograms and colonoscopies.

Questions? Talk to a BlueCross Medicare adviser about even more ways to save.

Your Medicare SAVINGS checklist



- Think about your current plan.**
Ask yourself whether you have the right balance of cost and coverage in place. What about your current plan could be better?
- Look at the out-of-pocket costs you're paying.**
Especially if you're relying on Original Medicare alone. Are you paying too much? Are you protected if you have a big, unforeseen medical event?
- Consider the importance of flexibility in your plan.**
A Medicare Advantage plan may actually offer you the flexibility you need — plus drug coverage and extras — at less cost.
- Compare your coverage to a BlueCross plan.**
Look at network, copays and coverage, and you'll see that a BlueCross plan offers more value. We cover the big things AND the little things other plans do not.
- Speak to a local Medicare adviser who knows South Carolina.**
By phone, in person or at one of our convenient Medicare Savings seminars, you'll get all the help you need. Find more information on the back cover of this booklet.

Or simply call **888-662-1433**
8 a.m. – 8 p.m., seven days a week from Oct. 1 - Mar. 31*

Frequently Asked Questions

Q: Why is the Medicare annual enrollment period (AEP) so important?

A: The AEP runs from Oct. 15 to Dec. 7. It's your best chance each year to review your options, make a better choice and switch your Medicare plan.

A closer look now means you could find a plan that better fits your finances and all of your health care needs. During this AEP, you can:

- ✓ Switch from one Medicare Advantage plan to another.
- ✓ Switch from Original Medicare (and a Medicare Supplement plan, if you have one) to a Medicare Advantage plan.

Q: Why should I look at BlueCross BlueShield of South Carolina this year?

A: With costs going up and your savings more at risk, it's important that you look for a plan that can cut your costs without cutting your quality. Plus, BlueCross has exceptional customer service with South Carolina-based advisers who answer 96% of calls within 30 seconds.*

Q: What about in-network? Will I find the doctors, hospitals and even the dentist I want?

A: YES! With one of the largest networks in the state — including doctors, specialists, dentists AND every hospital — you'll find the providers you want while saving money.

Q: Isn't switching Medicare plans a hassle? Is it worth it?

A: It's easy. We'll enroll you right over the phone. And you don't have to tell your current Medicare plan you're switching. We'll do it for you.

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With Blue, you're home.

Choose the only Medicare Advantage plans in South Carolina for South Carolinians.

For more than 75 years, BlueCross has been supporting the health and wellness of South Carolinians like you. We offer a variety of Medicare Advantage plans to fit your needs, and we look forward to serving you as a valued member.

Need answers to your Medicare questions? Join us for a Medicare Savings seminar near you.

Call now to register
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www.SouthCarolinaBlues.com/planner

Source: Centers for Medicare & Medicaid Services monthly SLA call reporting for January – May 2023.

Calling this number will direct you to a licensed insurance agent. For accommodation of persons with special needs at sales meetings, call 888-662-1433 (TTY: 711). BlueCross BlueShield of South Carolina is a Medicare Advantage PPO and HMO plan with a Medicare contract. Enrollment depends on contract renewal. Your health plan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross Blue Shield Association. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.