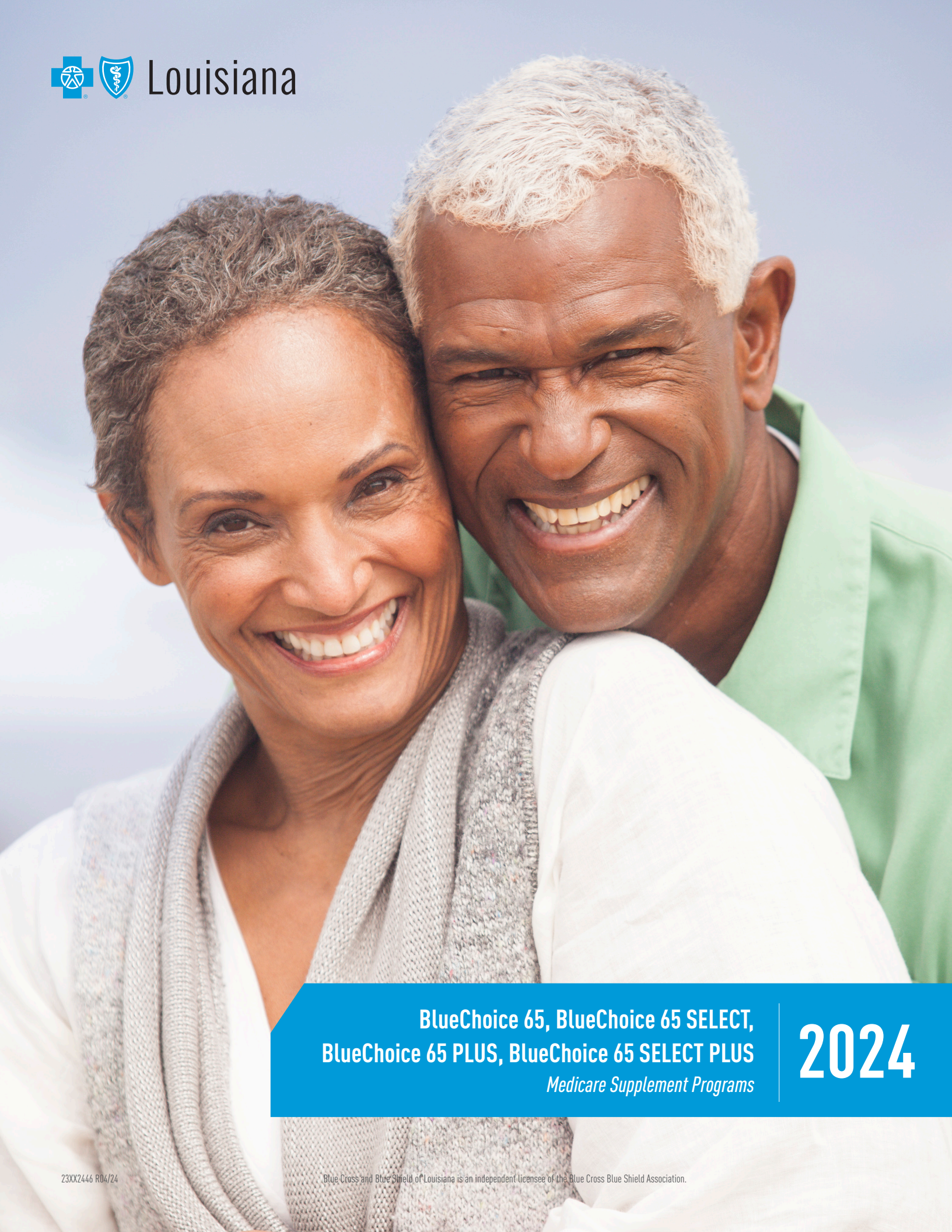




Louisiana



**BlueChoice 65, BlueChoice 65 SELECT,
BlueChoice 65 PLUS, BlueChoice 65 SELECT PLUS**
Medicare Supplement Programs

2024

Blue Cross and Blue Shield of Louisiana has been insuring Louisianians for over 85 years. We give you the choices you deserve when it comes to your health. That's why we're proud to offer you BlueChoice 65, our series of Medicare supplement plans designed especially for people 65 and older.



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.bcbsla.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.

They Say with Age Comes Wisdom ...

... and no other local insurer knows more about life after 65 than Blue Cross and Blue Shield of Louisiana. We've provided comfort and security to millions of Louisianians since 1934. Our roots run deep, and we're proud to extend our coverage to the people who share our history.

BlueChoice 65 ... the Power of Choice

Turning 65 is a milestone that often brings new opportunities and decisions. One of these important decisions is healthcare coverage. You may be eligible for Medicare, but did you know that, by itself, Medicare won't cover all your expenses?

BlueChoice 65, our series of Medicare supplement 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 deductible coverage
- Skilled nursing coinsurance
- Part B coinsurance
- Part B excess charges

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.bcbsla.com/findcare to search the BlueChoice 65 SELECT Directory.

BlueChoice 65 PLUS & BlueChoice 65 SELECT PLUS ... 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
- Routine cleanings
- Horizontal bitewing X-rays
- Non-routine, 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.bcbsla.com/findcare and search the dental directory.

Benefits that Travel

Your Blue Cross and Blue Shield of Louisiana ID card allows you to travel within the United States with confidence, knowing your healthcare benefits go with you almost anywhere. Most doctors and hospitals across the country instantly recognize the Cross and Shield as symbols that mean quality, reliable coverage. So, if you're out of town and need emergency medical treatment, you can go to the nearest medical facility and have covered benefits.

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

Blue365®: Healthy Discounts and Deals

Blue365 offers you discounts on health and wellness resources, 365 days a year. You'll enjoy special discounts on many services, such as gym memberships, workout gear, wearable devices, meal delivery and nutrition deals, eye care, athletic footwear, hearing aids and more. Register for your free online account at www.blue365deals.com/BCBSLA to access these exclusive discounts.

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All BlueChoice 65 plans offer you:

- Freedom to choose almost any doctor
- Direct access to specialists
- Hospice care benefit
- Automatic claims filing
- Prompt local service
- Emergency care in the United States
- Competitive rates
- Blue365 health and wellness discounts
- Dental plan options available for purchase for individuals that do not have insured dental benefits
- Strength of the Cross and Shield

Please see your agent for a complete listing of benefits. Find additional information at www.bcbsla.com/shop-plans/medicare.

Some Commonly Asked Questions about BlueChoice 65:

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

The big advantage is that your monthly premium will be lower. We've contracted with select hospitals that have agreed to reduce certain costs so we can pass the savings on to you through lower premiums. You also have the freedom to choose almost any doctor to administer your care and to receive outpatient services at most medical facilities.

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

Visit www.bcbsla.com/findcare and search the BC 65 SELECT Directory to find a hospital that participates in the BlueChoice 65 SELECT network.

What's the difference among standard BlueChoice 65 supplemental coverage, BlueChoice65 SELECT, BlueChoice 65 PLUS and BlueChoice 65 SELECT PLUS?

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 which include dental services. SELECT PLUS is simply the SELECT Plan G coverage, which requires using a select hospital, with additional dental benefits.

With BlueChoice 65 PLUS and BlueChoice 65 SELECT PLUS, can I keep my own dentist?

In order to receive full benefits, dental services must be performed by a United Concordia contracted dental provider in the Advantage Plus network. Services performed by a non-participating provider will be allowed; however, members may be balance billed by out-of-network providers. To find a dentist in the United Concordia contracted dental provider network, visit www.bcbsla.com/findcare and search the dental directory.

With BlueChoice 65 SELECT and BlueChoice 65 SELECT PLUS, can I keep my own doctor?

Yes, you can keep your own doctor or choose almost any doctor to administer your care. You don't need a referral to see a specialist.

However, your doctor must have admitting privileges to one of the select hospitals in the event you are hospitalized. If you're not sure whether your doctor has admitting privileges at your select hospital, just ask your doctor or hospital administrator.

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

You can ask your doctor to apply for admitting privileges at your select hospital. If he or she does not want to practice at this hospital and you do not want to change doctors, you may prefer our traditional standardized Medicare supplement policies.

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

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.

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

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

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

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

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

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





Blue Cross and Blue Shield of Louisiana
HMO Louisiana
Southern National Life

Nondiscrimination Notice

Discrimination is Against the Law

Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana, Inc. and Southern National Life Insurance Company, Inc., does not exclude people or treat them differently on the basis of race, color, national origin, age, disability or sex in its health programs or activities.

Blue Cross and Blue Shield of Louisiana and its subsidiaries:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (audio, accessible electronic formats)
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, you can call the Customer Service number on the back of your ID card or email **MeaningfulAccessLanguageTranslation@bcbsla.com**. If you are hearing impaired call 1-800-711-5519 (TTY 711).

If you believe that Blue Cross, one of its subsidiaries or your employer-insured health plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you have the right to take the following steps;

1. If you are fully insured through Blue Cross, file a grievance with Blue Cross by mail, fax, or email.

Section 1557 Coordinator
P. O. Box 98012
Baton Rouge, LA 70898-9012
225-298-7238 or 1-800-711-5519 (TTY 711)
Fax: 225-298-7240
Email: Section1557Coordinator@bcbsla.com

2. If your employer owns your health plan and Blue Cross administers the plan, contact your employer or your company's Human Resources Department. To determine if your plan is fully insured by Blue Cross or owned by your employer, go to www.bcbsla.com/checkmyplan.

Whether Blue Cross or your employer owns your plan, you can file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Or

Electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

NOTICE

Free language services are available. If needed, please call the Customer Service number on the back of your ID card. Hearing-impaired customers call 1-800-711-5519 (TTY 711).

Tiene a su disposición servicios lingüísticos gratuitos. De necesitarlos, por favor, llame al número del Servicio de Atención al Cliente que aparece en el reverso de su tarjeta de identificación. Clientes con dificultades auditivas, llamen al 1-800-711-5519 (TTY 711).

Des services linguistiques gratuits sont disponibles. Si nécessaire, veuillez appeler le numéro du Service clientèle figurant au verso de votre carte d'identification. Si vous souffrez d'une déficience auditive, veuillez appeler le 1-800-711-5519 (TTY 711).

Có dịch vụ thông dịch miễn phí. Nếu cần, xin vui lòng gọi cho Phục Vụ Khách Hàng theo số ở mặt sau thẻ ID của quý vị. Khách hàng nào bị suy giảm thính lực hãy gọi số 1-800-711-5519 (TTY 711).

我们为您提供免费的语言服务。如有需要，请致电您 ID 卡背面的客户服务号码。听障客户请拨打 1-800-711-5519 (TTY 711)。

الخدمات اللغوية متاحة مجاناً. يرجى، إذا اقتضى الأمر، الاتصال برقم خدمة العملاء المدون على ظهر بطاقة التعريف الخاصة بك. إذا كنت تعاني من إعاقة في السمع، فيرجى الاتصال بالرقم 1-800-711-5519 (TTY 711).

Magagamit ang mga libreng serbisyo sa wika. Kung kinakailangan, pakitawagan ang numero ng Customer Service sa likod ng iyong ID kard. Para sa mga may kapansanan sa pandinig tumawag sa 1-800-711-5519 (TTY 711).

무료 언어 서비스를 이용하실 수 있습니다. 필요한 경우 귀하의 ID 카드 뒤에 기재되어 있는 고객 서비스 번호로 연락하시기 바랍니다. 청각 장애가 있는 분은 1-800-711-5519 (TTY 711)로 연락하십시오.

Oferecemos serviços linguísticos grátis. Caso necessário, ligue para o número de Atendimento ao Cliente indicado no verso de seu cartão de identificação. Caso tenha uma deficiência auditiva, ligue para 1-800-711-5519 (TTY 711).

ພວກເຮົາມີບໍລິການແປພາສາໃຫ້ທ່ານຟຣີ. ຖ້າທ່ານຕ້ອງການບໍລິການນັ້ນ, ກະລຸນາໂທຫາພະແນກບໍລິການລູກຄ້າຕາມເບີໂທທີ່ຢູ່ທາງຫຼັງຂອງບັດປະຈຳຕົວຂອງທ່ານ. ຖ້າທ່ານຫຼຸ້ຍດີ, ຂໍໃຫ້ໂທເບີ 1-800-711-5519 (TTY 711).

無料の言語サービスをご利用頂けます。あなたのIDカードの裏面に記載されているサポートセンターの電話番号までご連絡ください。聴覚障害がある場合は、1-800-711-5519 (TTY 711)までご連絡ください。

زبان سے متعلق مفت خدمات دستیاب ہیں۔ اگر ضرورت ہو تو، براہ کرم اپنے آئی ڈی کارڈ کی پشت پر موجود کسٹمر سروس نمبر پر کال کریں۔
سمعی نقص والے کسٹمرز 1-800-711-5519 (TTY 711) پر کال کریں۔

Kostenlose Sprachdienste stehen zur Verfügung. Falls Sie diese benötigen, rufen Sie bitte die Kundendienstnummer auf der Rückseite Ihrer ID-Karte an. Hörbehinderte Kunden rufen bitte unter der Nummer 1-800-711-5519 (TTY 711) an.

خدمات رایگان زبان در دسترس است. در صورت نیاز، لطفاً با شماره خدمات مشتریان که در پشت کارت شناسایی تان درج شده است تماس بگیرید.
مشتریانی که مشکل شنوایی دارند با شماره 1-800-711-5519 (TTY 711) تماس بگیرند.

Предлагаются бесплатные переводческие услуги. При необходимости, пожалуйста, позвоните по номеру Отдела обслуживания клиентов, указанному на оборотной стороне Вашей идентификационной карты. Клиенты с нарушениями слуха могут позвонить по номеру 1-800-711-5519 (Телефон с текстовым выходом: 711).

มีบริการด้านภาษาให้ใช้ได้ฟรี หากต้องการ โปรดโทรศัพท์ติดต่อฝ่ายการบริการลูกค้าตามหมายเลขที่อยู่ด้านหลังบัตรประจำตัวประชาชนของท่าน
สำหรับลูกค้าที่มีปัญหาทางการได้ยิน โปรดโทรศัพท์ไปที่หมายเลข 1-800-711-5519 (TTY 711)

For more information call

ALEXANDRIA

318-442-8107

4508 Coliseum Boulevard, Suite A
Alexandria, LA 71303

BATON ROUGE

225-295-2527

5525 Reitz Avenue
Baton Rouge, LA 70809

HOUMA

985-223-3499

1437 St. Charles Street, Suite 135
Houma, LA 70360

LAFAYETTE

337-231-0005

5501 Johnston Street
Lafayette, LA 70503

LAKE CHARLES

337-480-5315

219 West Prien Lake Road
Lake Charles, LA 70601

MONROE

318-323-1479

122 St. John Street
Monroe, LA 71201

NEW ORLEANS

504-832-5800

3235 North Causeway Boulevard
Metairie, LA 70002

or

504-518-7364

Orleans Tower
1340 Poydras Street, Suite 100
New Orleans, LA 70112

SHREVEPORT

318-795-4911

411 Ashley Ridge Boulevard
Shreveport, LA 71106

CUSTOMER SERVICE - BATON ROUGE

800-392-4087

5525 Reitz Avenue
Baton Rouge, LA 70809-3802

www.bcbsla.com



Louisiana

The Right Card. The Right Care.