

Someone
You Trust
Has Developed
A Healthy
Supplement
To Your Medicare
Coverage.

Introducing Blue Plus From Blue Cross And Blue Shield United.

Now the most trusted names in health care coverage have a new plus. Blue Plus. The Medicare supplement that protects you against costly hospital and medical expenses.

Blue Plus pays for deductibles, co-payments and many other costs not covered by Medicare — significant costs associated with hospitalization, surgery, doctors' fees, therapy services, skilled nursing care and more. Costs that can add up when illness gets you down.

There Are Limits To Medicare Coverage And They Could Nickel And Dime You To Debt.

With the repeal of catastrophic coverage, there have been significant changes in the Medicare program.

For example, now if you have to enter the hospital, you must pay a \$592 deductible up front for each benefit period — *before* Medicare will pay your expenses. And, if you rely on Medicare alone to cover your health care costs, a 150-day stay in the hospital could cost you almost \$23,000.

In short, Medicare alone may not provide enough security and protection for your future. That's why we developed Blue Plus. To help you stay on your financial feet when you're flat on your back.



From One Of The Most Trusted Names In Health Care.

Blue Plus comes to you from Blue Cross & Blue Shield United. Names that have meant security, protection and value for more than fifty years.

With Blue Cross & Blue Shield United, you're insured by a strong, financially stable company. A local, Wisconsin company that gives you friendly, personal attention. With regional service centers that offer walk-in service, convenient hours and toll-free numbers.

We've worked hard to make Blue Plus as comprehensive as possible. Riders are also available to provide additional coverage for extra home care visits, prescription drugs and Part B usual and customary charges. Look at the enclosed chart to see where Medicare leaves off and Blue Plus picks up.

Freedom Of Choice. At Home And Abroad.

Blue Plus gives you the freedom to choose any Medicare-approved health care provider, wherever you go.

When you travel, Blue Plus travels with you — continuing to pay for those services Medicare won't — inside or outside the United States. For example, you're covered for services you receive in foreign countries, provided you're outside U.S. borders no more than 180 consecutive days.

How To Apply.

If you're a Wisconsin resident enrolled in Medicare Parts A and B and you're not disabled, you may apply for Blue Plus:

- Three months *before* or *after* your 65th birthday.
- Or, the *month* of your 65th birthday
- However, if you're still actively employed full-time after you reach 65, you may apply for Blue Plus within 30 days from the date of your retirement.

If you don't apply for coverage at one of the times described above, you may do so at another time, but you'll be required to fill out a more extensive medical application. Blue Cross & Blue Shield United may reject your application based on your health history.

For more information, call Blue Cross & Blue Shield United at (414) 226-9907 or toll-free at 1-800-262-4143. And see why Blue Plus is the healthy alternative to worrying about medical costs.

Medicare & Blue Plus Benefit Highlights

Medicare Part A Benefits	Per Benefit Period	Medicare Pays	Blue Plus Pays	You Pay
Hospitalization Semiprivate room, hospital services & supplies. Includes special care units, drugs, lab tests, x-rays, etc.	First 60 days	All but \$592	\$592	\$0
	61st-90th day	All but \$148 a day	\$148/day	\$0
	91st-150th day	All but \$296 a day	\$296/day	\$0
	Beyond 150 days	Nothing	All	\$0
Skilled Nursing Care	1st 20 days	100% of all costs	\$0	\$0
	Additional 80 days	All but \$74 a day	\$74/day	\$0
	Beyond 100 days	\$0	All	\$0
Home Health Care		100% for medically necessary visits.	40 visits OR Optional Home Health Care Rider pays up to 365 visits	Beyond 40 visits per calendar year OR with this rider you pay beyond 365 visits
Medical Expenses Surgeon, consultant, office calls, therapy, ambulance, etc.	\$75 deductible After deductible	\$0 80% of approved charges	\$75 20% of approved charges OR Optional Part B Rider pays usual and customary charges	\$0 Charges in excess of approved charges OR with this rider you pay charges in excess of usual and customary charges
Outpatient Prescription Drugs		\$0	\$0 OR Optional Outpatient Prescription Drug Rider pays 75% after \$100 deductible	Outpatient drug charges OR with this rider, you pay a \$100 deductible then 25% of charges for outpatient drugs

Medicare deductibles and coinsurance noted are effective as of January 1, 1990. This is not a complete description of either Medicare or Blue Plus.



YES,

Tell me about your healthy Medicare supplement.

Send me a Blue Plus brochure & application. Also include the booklet *Health Insurance Advice for Senior Citizens*. I understand that there is no obligation, and no salesperson will visit my home.

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: _____ Birthdate: ____/____/____


Current health insurer: _____

If you have Blue Cross & Blue Shield United coverage, write your identification number here



**Blue Cross &
Blue Shield**
United of Wisconsin

A Reg. Mark of Blue Cross and Blue Shield Assn.



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