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This application is for individuals who are under age 65 and have Medicare Parts A and B due to Amyotrophic Lateral Sclerosis (ALS) or End-Stage Renal Disease (ESRD) ONLY.

Application for Medicare Supplement Insurance Plan

Instructions

1. Have your Medicare and Social Security cards handy to fill in the required information below.
2. **Complete and sign the application in ink. Then mail it in the enclosed postage-paid envelope.** Send no money now! No payment is due until you have a chance to review your policy and make sure the coverage is right for you. For coverage to go into effect, you must be under 65, reside in Texas, and have Medicare Parts A and B. You must also apply within six months of your Medicare Part B effective date or qualify as an Eligible Person as defined in the Supplement to this application.

Plan Selection Check one box to apply for a Medicare Supplement Insurance Plan.

- | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Plan A <input type="checkbox"/> Plan F <input type="checkbox"/> Standard <input type="checkbox"/> Medicare Select | <input type="checkbox"/> High Deductible Plan F <input type="checkbox"/> Plan G <input type="checkbox"/> Standard <input type="checkbox"/> Medicare Select | <input type="checkbox"/> High Deductible Plan G <input type="checkbox"/> Plan N <input type="checkbox"/> Standard <input type="checkbox"/> Medicare Select |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Requested Policy Effective Date: ____ / ____ / ____

See the enclosed Outline of Coverage for rate information.

Note: Plans F and High Deductible F are only available if you are Medicare-eligible prior to 2020.

Applicant Information - Please ensure information matches your Medicare card/information

| | | | | |
|--------------------------------------------------------------------------------------------------------------------------|------------------------|-----------------|--------------------|---------------|
| Name (First) | | (Middle) | (Last) | |
| Home Address (No PO Boxes) | | City | State TX | ZIP |
| Correspondence/Billing Address | | City | State | ZIP |
| Primary Phone | | Secondary Phone | Age | Date of Birth |
| Sex <input type="checkbox"/> Male <input type="checkbox"/> Female | Social Security Number | | Email Address | |
| Preferred Method of Contact: <input type="checkbox"/> Mail <input type="checkbox"/> Phone <input type="checkbox"/> Email | | | | |

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Blue Medicare SupplementSM | C/O Member Services | PO Box 3388 | Scranton, PA 18505

Applicant Name: _____

Premium Discounts

A Blue Cross and Blue Shield of Texas (BCBSTX) Medicare Supplement premium discount may be available. See below for details. If you are eligible for a discount, the discount will be applied to your next bill and remain in effect as long as you are enrolled in your BCBSTX Medicare Supplement plan.

Discounts cannot be combined; only one type of discount per member is permitted.

Household Discount

You may be eligible for a discount if you reside with a spouse or civil union/domestic partner or have resided with as many as three adults age 60 or older for the last 12 months. Applies to BCBSTX Medicare Supplement policies issued with an effective date on or after January 1, 2020. The discount is 10%.

Are you applying for this discount?

Yes

No

Continue with BlueSM Discount

You may be eligible for a discount if you enrolled in a BCBSTX Medicare Supplement policy issued with an effective date on or after May 1, 2022 and you were enrolled in a Blue Cross and Blue Shield commercial group or individual health insurance coverage plan and that coverage was within one year of your BCBSTX Medicare Supplement policy becoming effective. The discount is 7%.

Are you applying for this discount?

Yes

No

If yes, provide your previous commercial group or individual coverage subscriber ID:

Blue Family DiscountSM

You may be eligible for a discount if you enrolled in a BCBSTX Medicare Supplement policy issued with an effective date on or after January 1, 2020 and you meet the criteria for both the Household Discount AND the Continue with Blue Discount. The discount is 12%.

Are you applying for this discount?

Yes

No

If yes, provide your previous commercial group or individual coverage subscriber ID:

Applicant Name: _____

Payment Option (Select one payment option)

1. Premium **deducted from bank account** (choose one): **Checking** **Savings**

Account holder name:

Bank name:

Bank routing number: Bank account number:

Account Owner Signature (if different than applicant)

Bank Draft Authorization Agreement

By signing this application, I request and authorize BCBSTX and/or its designee to obtain payment of amounts becoming due by initiating charges to my account in the form of checks, share drafts, or electronic debit entries, and I request and authorize the financial institution named below to accept and honor the same to my account.

I understand that this request for coverage is not an employer group health plan and is not intended, in any way, to be an employer sponsored health insurance plan. I certify the employer(s) of those applying for coverage will not contribute any part of the premium or provide reimbursement for any part of the premium now or in the future. I also understand that both the financial institution and BCBSTX reserve the right to terminate this payment program and/or my participation therein. To make changes to my financial institution I understand that I will need to provide at least 10 days advanced notice to BCBSTX by telephone prior to a scheduled withdrawal date. I authorize BCBSTX to deduct the premium payments from my checking or savings account. If the draft date falls on a non-business day or a holiday, the premium payment will be deducted from my account on the next business day.

2. Premium **to be billed by mail**

3. I will pay my premium: **Monthly** **Quarterly** **Semi-Annually** **Annually**

Medicare Beneficiary Identifier

Please copy the Medicare Beneficiary Identifier from your red, white and blue Medicare Card. This number must be provided to us to complete your application process.

Medicare Beneficiary Identifier

Part A Effective Date: / Part B Effective Date: /

Applicant Name: _____

Consumer Protection Information

Please answer all questions. Please mark Yes or No below with an "X" to the best of your knowledge.

| | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| 1. a. Do you currently have a diagnosis of ALS? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. Do you currently have a diagnosis of ESRD? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Are you covered for medical assistance through the state Medicaid program? NOTE TO APPLICANT: <i>If you are participating in a 'Spend-Down Program' and have not met your 'Share of Cost,' please answer NO to this question.</i> | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| a. If yes , will Medicaid pay your premiums for this Medicare Supplement policy? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b. If yes , do you receive any benefits from Medicaid OTHER THAN payments toward your Medicare Part B premium? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. a. If you had coverage from any Medicare plan other than Original Medicare within the past 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates. <i>(If you are still covered under this plan, leave 'End Date' blank.)</i> | Start Date: | End Date: |
| b. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c. Was this your first time in this type of Medicare plan? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| d. Did you drop a Medicare Supplement policy to enroll in the Medicare plan? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Have you had coverage under any other health insurance within the past 63 days? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| a. If so , with what company, and what kind of policy? <i>(For example, an employer, union, or individual plan)</i> _____ | | |
| b. What are your dates of coverage under the other policy? <i>(If you are still covered under the other policy, leave 'End Date' blank.)</i> | Start Date: | End Date: |

Applicant Name: _____

Statements

- 1. You do not need more than one Medicare Supplement policy.
 - 2. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need more than one type of coverage in addition to your Medicare benefits.
 - 3. You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy.
 - 4. If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing Medicaid eligibility.*
 - 5. Counseling services may be available in your state to provide advice concerning your purchase of a Medicare Supplement Insurance Plan and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).
For information on Medicaid eligibility, call your local Social Security office. For questions on Medicare Supplement Insurance Plans, call 1-800-MEDICARE (1-800-633-4227).
- * If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.

Questions?

Call us at our Customer Service toll-free number **877-384-9307**,
call your insurance agent at the number listed on the next page, or visit **www.bcbstx.com**.

Proxy Statement

The undersigned hereby appoints the Board of Directors of Health Care Service Corporation, a Mutual Legal Reserve Company, or any successor thereof ("HCSC"), with full power of substitution, and such persons as the Board of Directors may designate by resolution, as the undersigned's proxy to act on behalf of the undersigned at all meetings of members of HCSC (and at all meetings of members of any successor of HCSC) and any adjournments thereof, with full power to vote on behalf of the undersigned on all matters that may come before any such meeting and any adjournment thereof. The annual meeting of members shall be held each year in the corporate headquarters (300 E Randolph St., Chicago, IL 60601) on the last Tuesday of October at 12:30 p.m. Special meetings of members may be called pursuant to notice mailed to the member not less than 30 nor more than 60 days prior to such meetings. This proxy shall remain in effect until revoked in writing by the undersigned at least 20 days prior to any meeting of members, or by attending and voting in person at any annual or special meeting of members.

Applicant Signature (optional): _____

| | |
|-----------------------------------------|---------------------------------|
| Print Your Name as You Signed It: _____ | Date: / / |
|-----------------------------------------|---------------------------------|

Applicant Name: _____

Acknowledgements and Signature

1. I hereby apply for coverage and request a policy to review for the Medicare Supplement policy indicated.
2. I understand that once my first premium payment is received, I will be covered as of the date shown on the Company identification card. Once coverage begins, I understand I have 30 days to return my policy materials and receive a full refund for any premiums paid. Services are covered only when received on or after the effective date of the policy chosen, except in the case of inpatient services, where the admission must occur on or after the effective date to be covered.
3. I hereby declare that the statements and answers on this application, including but not limited to those relating to age, are true and complete to the best of my knowledge and belief. I agree that the Company, believing them to be true, shall rely and act upon them accordingly. I hereby agree to furnish any additional information, if requested.
4. I acknowledge that any agent is acting on my behalf for purposes of purchasing the insurance, and that if the Company accepts this application and issues an individual policy, the Company may pay the agent a commission and/or other compensation in connection with the issuance of such individual policy.
5. I acknowledge if I desire additional information regarding any commissions or other compensation paid to the agent by the Company in connection with the issuance of the individual policy, I should contact the agent.
6. I acknowledge that I have received a copy of the Medicare Supplement Buyer's Guide.
7. **Outline of Coverage:** I acknowledge receipt of Outline of Coverage.

Signature Required

Must be signed **in ink** and dated to avoid processing delays. For Power of Attorney and Legal Guardianships, be sure to submit copies of the court documents with the application.

| | |
|------------|---------------------------------|
| Applicant: | Date: / / |
|------------|---------------------------------|

Agent Information (If Applicable)

The following information is to be filled out by an agent, if Applicant is purchasing coverage through an agent.

Please list any other health insurance policies or coverages sold to the applicant which are still in force:

Please list any other health insurance policies or coverages sold to the applicant within the last five (5) years which are no longer in force:

I have reaffirmed that the information supplied on this application is accurate and complete.

| | |
|------------------------------|---------------------------------|
| Agent Signature: | Date: / / |
| Print Name: | Broker Code: |
| Agency Name (If Applicable): | Agent Phone: |

Medicare Supplement Insurance plans are offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan “A” available. Some plans may not be available. Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.

Blue Cross and Blue Shield of Texas does not offer those plans shaded in gray below.

Note: A ✓ means 100% of the benefit is paid

| Benefits | Plans Available to All Applicants | | | | | | | | Medicare first eligible before 2020 only | |
|----------------------------------------------------------------------------------------------------------------------|-----------------------------------|---|---|----------------|----------------------|----------------------|-----|---------------------------|------------------------------------------|----------------|
| | A | B | D | G ¹ | K ² | L ² | M | N | C | F ¹ |
| Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Medicare Part B coinsurance or copayment | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ | copays apply ³ | ✓ | ✓ |
| Blood (first three pints) | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ | ✓ | ✓ | ✓ |
| Part A hospice care coinsurance or copayment | ✓ | ✓ | ✓ | ✓ | 50% | 75% | ✓ | ✓ | ✓ | ✓ |
| Skilled nursing facility coinsurance | | | ✓ | ✓ | 50% | 75% | ✓ | ✓ | ✓ | ✓ |
| Medicare Part A deductible | | ✓ | ✓ | ✓ | 50% | 75% | 50% | ✓ | ✓ | ✓ |
| Medicare Part B deductible | | | | | | | | | ✓ | ✓ |
| Medicare Part B excess charges | | | | ✓ | | | | | | ✓ |
| Foreign travel emergency (up to plan limits) | | | ✓ | ✓ | | | ✓ | ✓ | ✓ | ✓ |
| Out-of-pocket limit in 2026 ² | | | | | \$8,000 ² | \$4,000 ² | | | | |

¹ Plans F and G also have a high deductible option, which require first paying a plan deductible of \$2,950 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

² Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

³ Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that do not result in an inpatient admission.

⁴ Medicare Select Plans require that you use a Blue Cross and Blue Shield of Texas network hospital for non-emergency admissions to receive coverage for the Medicare Part A deductible. Only certain hospitals are network hospitals under this policy.

INNOVATIVE BENEFITS

Information on Routine Eye Exams

You will have access to one routine eye exam each calendar year through a contracted network of providers. A routine eye exam includes:

1. Examination of orbits
2. Test vision acuity
3. Gross visual field testing by confrontation or other means
4. Ocular motility
5. Examination of pupils
6. Measurement of intraocular pressure
7. Ophthalmoscopic examination with pupillary dilation⁵, as indicated, of the following:
 - a. Optic disc(s) and posterior segment
 - b. Macula
 - c. Retinal periphery
 - d. Retinal vessels
 - e. Vitreous

⁵ Pupillary dilation is required for members with diabetes. Additionally, in some cases, the exam may be completed with other instruments because of member limitations. Plan A is not eligible for Routine Eye Exam benefits.

Medicare Supplement Rates effective July 1, 2026 for Area 2

Rates shown are for Texas residents living in ZIP codes that begin with 750-753, 760-762, 774, 776-777, and 793-794.

If you live in a different area, please call the toll-free number on the application and in the information packet.

Plan A is not subject to tobacco or gender rates.

Under Age 65*

| Under Age 65* | | | | | | | | |
|---------------------|----------|-------------|-------------------------|-------------|----------|-------------|-------------------------|-------------|
| A | \$306.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select ⁴ | | Standard | | Med-Select ⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$521.96 | \$474.60 | \$458.64 | \$417.04 | \$578.04 | \$525.56 | \$507.92 | \$461.84 |
| High F ¹ | \$154.94 | \$140.92 | NA | NA | \$171.52 | \$156.00 | NA | NA |
| G | \$421.38 | \$383.18 | \$355.20 | \$323.02 | \$472.04 | \$429.14 | \$397.88 | \$361.74 |
| High G ¹ | \$119.54 | \$108.74 | NA | NA | \$132.32 | \$120.36 | NA | NA |
| N | \$337.34 | \$306.78 | \$288.98 | \$262.78 | \$377.90 | \$343.58 | \$323.64 | \$294.32 |

Age 65

| Age 65 | | | | | | | | |
|---------------------|----------|-------------|-------------------------|-------------|----------|-------------|-------------------------|-------------|
| A | \$306.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select ⁴ | | Standard | | Med-Select ⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$260.98 | \$237.30 | \$229.32 | \$208.52 | \$289.02 | \$262.78 | \$253.96 | \$230.92 |
| High F ¹ | \$77.47 | \$70.46 | NA | NA | \$85.76 | \$78.00 | NA | NA |
| G | \$210.69 | \$191.59 | \$177.60 | \$161.51 | \$236.02 | \$214.57 | \$198.94 | \$180.87 |
| High G ¹ | \$59.77 | \$54.37 | NA | NA | \$66.16 | \$60.18 | NA | NA |
| N | \$168.67 | \$153.39 | \$144.49 | \$131.39 | \$188.95 | \$171.79 | \$161.82 | \$147.16 |

* This rate table is valid only for individuals under 65 years of age who reside in Texas and have Medicare Parts A and B due to Amyotrophic Lateral Sclerosis (ALS) or End-Stage Renal Disease (ESRD). For those under 65 years of age who do not have ALS or ESRD, only Plan A is available; for pricing and other details, refer to the Outline of Medicare Supplement Coverage – Standard Benefits for Plan A document.

Age 66

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$306.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$273.30 | \$248.50 | \$240.16 | \$218.35 | \$302.68 | \$275.20 | \$265.97 | \$241.82 |
| High F¹ | \$81.11 | \$73.78 | NA | NA | \$89.80 | \$81.67 | NA | NA |
| G | \$221.84 | \$201.69 | \$186.98 | \$170.01 | \$248.31 | \$225.77 | \$209.33 | \$190.34 |
| High G¹ | \$62.57 | \$56.93 | NA | NA | \$69.27 | \$63.00 | NA | NA |
| N | \$177.57 | \$161.50 | \$152.12 | \$138.34 | \$198.80 | \$180.77 | \$170.28 | \$154.83 |

Age 67

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|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$357.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$285.64 | \$259.72 | \$251.00 | \$228.21 | \$316.33 | \$287.60 | \$277.96 | \$252.73 |
| High F¹ | \$84.76 | \$77.10 | NA | NA | \$93.84 | \$85.36 | NA | NA |
| G | \$232.94 | \$211.80 | \$196.35 | \$178.53 | \$260.64 | \$237.00 | \$219.69 | \$199.77 |
| High G¹ | \$65.38 | \$59.48 | NA | NA | \$72.38 | \$65.84 | NA | NA |
| N | \$186.52 | \$169.57 | \$159.74 | \$145.25 | \$208.68 | \$189.72 | \$178.71 | \$162.50 |

Age 68

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|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$357.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$297.96 | \$270.90 | \$261.84 | \$238.06 | \$329.98 | \$300.04 | \$289.96 | \$263.65 |
| High F¹ | \$88.42 | \$80.40 | NA | NA | \$97.87 | \$89.01 | NA | NA |
| G | \$244.08 | \$221.91 | \$205.71 | \$187.06 | \$272.99 | \$248.20 | \$230.08 | \$209.21 |
| High G¹ | \$68.20 | \$62.03 | NA | NA | \$75.48 | \$68.66 | NA | NA |
| N | \$195.41 | \$177.68 | \$167.36 | \$152.18 | \$218.53 | \$198.70 | \$187.16 | \$170.18 |

Age 69

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$357.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$310.30 | \$282.12 | \$272.65 | \$247.89 | \$343.65 | \$312.45 | \$301.95 | \$274.54 |
| High F¹ | \$92.06 | \$83.74 | NA | NA | \$101.92 | \$92.69 | NA | NA |
| G | \$255.23 | \$232.04 | \$215.09 | \$195.58 | \$285.30 | \$259.43 | \$240.47 | \$218.63 |
| High G¹ | \$71.01 | \$64.59 | NA | NA | \$78.60 | \$71.49 | NA | NA |
| N | \$204.32 | \$185.76 | \$174.97 | \$159.12 | \$228.38 | \$207.66 | \$195.61 | \$177.86 |

Age 70

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|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$421.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$322.63 | \$293.33 | \$283.49 | \$257.75 | \$357.31 | \$324.86 | \$313.96 | \$285.46 |
| High F¹ | \$95.69 | \$87.04 | NA | NA | \$105.95 | \$96.36 | NA | NA |
| G | \$266.33 | \$242.16 | \$224.47 | \$204.13 | \$297.63 | \$270.60 | \$250.85 | \$228.07 |
| High G¹ | \$73.81 | \$67.14 | NA | NA | \$81.71 | \$74.32 | NA | NA |
| N | \$213.22 | \$193.87 | \$182.62 | \$166.04 | \$238.27 | \$216.64 | \$204.05 | \$185.54 |

Age 71

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|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$421.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$334.96 | \$304.54 | \$294.32 | \$267.61 | \$370.96 | \$337.27 | \$325.93 | \$296.34 |
| High F¹ | \$99.35 | \$90.34 | NA | NA | \$110.00 | \$100.03 | NA | NA |
| G | \$277.45 | \$252.27 | \$233.87 | \$212.64 | \$309.96 | \$281.82 | \$261.21 | \$237.53 |
| High G¹ | \$76.62 | \$69.69 | NA | NA | \$84.82 | \$77.14 | NA | NA |
| N | \$222.12 | \$201.96 | \$190.24 | \$173.00 | \$248.12 | \$225.61 | \$212.50 | \$193.20 |

Age 72

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|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$421.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$347.29 | \$315.74 | \$305.15 | \$277.47 | \$384.62 | \$349.69 | \$337.96 | \$307.27 |
| High F¹ | \$102.99 | \$93.66 | NA | NA | \$114.04 | \$103.71 | NA | NA |
| G | \$288.59 | \$262.40 | \$243.23 | \$221.15 | \$322.28 | \$293.03 | \$271.61 | \$246.99 |
| High G¹ | \$79.43 | \$72.24 | NA | NA | \$87.94 | \$79.98 | NA | NA |
| N | \$231.04 | \$210.06 | \$197.86 | \$179.91 | \$257.99 | \$234.56 | \$220.95 | \$200.88 |

Age 73

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|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$421.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$359.62 | \$326.95 | \$315.97 | \$287.28 | \$398.26 | \$362.10 | \$349.93 | \$318.16 |
| High F¹ | \$106.64 | \$96.99 | NA | NA | \$118.07 | \$107.37 | NA | NA |
| G | \$299.70 | \$272.53 | \$252.61 | \$229.68 | \$334.59 | \$304.23 | \$281.99 | \$256.41 |
| High G¹ | \$82.24 | \$74.81 | NA | NA | \$91.04 | \$82.80 | NA | NA |
| N | \$239.93 | \$218.15 | \$205.47 | \$186.84 | \$267.85 | \$243.54 | \$229.40 | \$208.58 |

Age 74

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|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$421.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$371.94 | \$338.17 | \$326.83 | \$297.13 | \$411.94 | \$374.52 | \$361.94 | \$329.07 |
| High F¹ | \$110.29 | \$100.30 | NA | NA | \$122.11 | \$111.04 | NA | NA |
| G | \$310.86 | \$282.63 | \$262.00 | \$238.20 | \$346.94 | \$315.44 | \$292.38 | \$265.86 |
| High G¹ | \$85.05 | \$77.35 | NA | NA | \$94.15 | \$85.63 | NA | NA |
| N | \$248.83 | \$226.25 | \$213.12 | \$193.77 | \$277.73 | \$252.50 | \$237.82 | \$216.26 |

Age 75

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$465.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$384.28 | \$349.39 | \$337.65 | \$306.98 | \$425.58 | \$386.94 | \$373.96 | \$340.00 |
| High F¹ | \$113.92 | \$103.60 | NA | NA | \$126.16 | \$114.72 | NA | NA |
| G | \$321.99 | \$292.72 | \$271.38 | \$246.76 | \$359.25 | \$326.64 | \$302.77 | \$275.28 |
| High G¹ | \$87.84 | \$79.90 | NA | NA | \$97.27 | \$88.46 | NA | NA |
| N | \$257.75 | \$234.34 | \$220.72 | \$200.70 | \$287.57 | \$261.46 | \$246.29 | \$223.93 |

Age 76

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$465.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$396.61 | \$360.58 | \$348.48 | \$316.85 | \$439.24 | \$399.36 | \$385.93 | \$350.87 |
| High F¹ | \$117.58 | \$106.94 | NA | NA | \$130.20 | \$118.37 | NA | NA |
| G | \$333.10 | \$302.84 | \$280.76 | \$255.28 | \$371.58 | \$337.85 | \$313.17 | \$284.74 |
| High G¹ | \$90.67 | \$82.46 | NA | NA | \$100.38 | \$91.28 | NA | NA |
| N | \$266.65 | \$242.46 | \$228.36 | \$207.66 | \$297.44 | \$270.44 | \$254.73 | \$231.60 |

Age 77

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$465.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$408.94 | \$371.79 | \$359.31 | \$326.68 | \$452.90 | \$411.76 | \$397.94 | \$361.81 |
| High F¹ | \$121.23 | \$110.25 | NA | NA | \$134.23 | \$122.06 | NA | NA |
| G | \$344.23 | \$312.99 | \$290.12 | \$263.77 | \$383.93 | \$349.06 | \$323.58 | \$294.17 |
| High G¹ | \$93.47 | \$85.02 | NA | NA | \$103.49 | \$94.12 | NA | NA |
| N | \$275.55 | \$250.54 | \$235.99 | \$214.57 | \$307.30 | \$279.40 | \$263.18 | \$239.28 |

Age 78

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$465.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$421.27 | \$383.00 | \$370.14 | \$336.54 | \$466.55 | \$424.20 | \$409.93 | \$372.68 |
| High F¹ | \$124.87 | \$113.54 | NA | NA | \$138.27 | \$125.75 | NA | NA |
| G | \$355.36 | \$323.09 | \$299.50 | \$272.31 | \$396.23 | \$360.25 | \$333.94 | \$303.63 |
| High G¹ | \$96.28 | \$87.56 | NA | NA | \$106.60 | \$96.95 | NA | NA |
| N | \$284.47 | \$258.65 | \$243.61 | \$221.50 | \$317.16 | \$288.38 | \$271.61 | \$246.96 |

Age 79

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$465.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$433.60 | \$394.21 | \$380.98 | \$346.39 | \$480.22 | \$436.59 | \$421.94 | \$383.60 |
| High F¹ | \$128.52 | \$116.87 | NA | NA | \$142.31 | \$129.40 | NA | NA |
| G | \$366.48 | \$333.21 | \$308.86 | \$280.83 | \$408.56 | \$371.46 | \$344.34 | \$313.06 |
| High G¹ | \$99.09 | \$90.12 | NA | NA | \$109.71 | \$99.77 | NA | NA |
| N | \$293.36 | \$266.74 | \$251.23 | \$228.43 | \$327.04 | \$297.34 | \$280.06 | \$254.65 |

Age 80

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$533.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$445.93 | \$405.42 | \$391.80 | \$356.21 | \$493.87 | \$449.01 | \$433.91 | \$394.51 |
| High F¹ | \$132.15 | \$120.18 | NA | NA | \$146.36 | \$133.08 | NA | NA |
| G | \$377.64 | \$343.34 | \$318.24 | \$289.37 | \$420.90 | \$382.67 | \$354.72 | \$322.51 |
| High G¹ | \$101.89 | \$92.67 | NA | NA | \$112.83 | \$102.60 | NA | NA |
| N | \$302.26 | \$274.84 | \$258.86 | \$235.36 | \$336.89 | \$306.31 | \$288.51 | \$262.32 |

Age 81

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$533.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$458.25 | \$416.63 | \$402.64 | \$366.08 | \$507.52 | \$461.42 | \$445.93 | \$405.42 |
| High F¹ | \$135.78 | \$123.52 | NA | NA | \$150.36 | \$136.73 | NA | NA |
| G | \$388.75 | \$353.48 | \$327.63 | \$297.89 | \$433.21 | \$393.88 | \$365.12 | \$331.95 |
| High G¹ | \$104.69 | \$95.24 | NA | NA | \$115.92 | \$105.42 | NA | NA |
| N | \$311.16 | \$282.93 | \$266.48 | \$242.28 | \$346.77 | \$315.28 | \$296.96 | \$269.99 |

Age 82

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$533.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$470.60 | \$427.83 | \$413.48 | \$375.91 | \$521.19 | \$473.84 | \$457.91 | \$416.32 |
| High F¹ | \$139.45 | \$126.80 | NA | NA | \$154.40 | \$140.42 | NA | NA |
| G | \$399.86 | \$363.55 | \$337.01 | \$306.40 | \$445.53 | \$405.09 | \$375.49 | \$341.39 |
| High G¹ | \$107.51 | \$97.77 | NA | NA | \$119.03 | \$108.26 | NA | NA |
| N | \$320.07 | \$291.00 | \$274.12 | \$249.23 | \$356.64 | \$324.23 | \$305.40 | \$277.67 |

Age 83

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$533.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$482.93 | \$439.04 | \$424.30 | \$385.77 | \$534.84 | \$486.25 | \$469.92 | \$427.23 |
| High F¹ | \$143.10 | \$130.14 | NA | NA | \$158.45 | \$144.10 | NA | NA |
| G | \$411.02 | \$373.67 | \$346.38 | \$314.93 | \$457.87 | \$416.28 | \$385.88 | \$350.82 |
| High G¹ | \$110.32 | \$100.33 | NA | NA | \$122.15 | \$111.09 | NA | NA |
| N | \$329.00 | \$299.11 | \$281.73 | \$256.16 | \$366.48 | \$333.21 | \$313.85 | \$285.36 |

Age 84

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$533.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$495.26 | \$450.24 | \$435.11 | \$395.62 | \$548.51 | \$498.67 | \$481.90 | \$438.13 |
| High F¹ | \$146.76 | \$133.45 | NA | NA | \$162.49 | \$147.75 | NA | NA |
| G | \$422.13 | \$383.79 | \$355.78 | \$323.46 | \$470.19 | \$427.49 | \$396.26 | \$360.26 |
| High G¹ | \$113.14 | \$102.89 | NA | NA | \$125.26 | \$113.91 | NA | NA |
| N | \$337.91 | \$307.19 | \$289.37 | \$263.09 | \$376.34 | \$342.18 | \$322.30 | \$293.03 |

Age 85

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$507.58 | \$461.47 | \$445.97 | \$405.47 | \$562.15 | \$511.10 | \$493.91 | \$449.04 |
| High F¹ | \$150.39 | \$136.73 | NA | NA | \$166.53 | \$151.44 | NA | NA |
| G | \$433.24 | \$393.92 | \$365.15 | \$331.97 | \$482.52 | \$438.69 | \$406.64 | \$369.72 |
| High G¹ | \$115.94 | \$105.42 | NA | NA | \$128.37 | \$116.74 | NA | NA |
| N | \$346.81 | \$315.30 | \$296.98 | \$270.02 | \$386.22 | \$351.15 | \$330.73 | \$300.70 |

Age 86

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$519.92 | \$472.66 | \$456.78 | \$415.32 | \$575.80 | \$523.50 | \$505.90 | \$459.96 |
| High F¹ | \$154.03 | \$140.07 | NA | NA | \$170.57 | \$155.09 | NA | NA |
| G | \$444.41 | \$404.04 | \$374.53 | \$340.53 | \$494.86 | \$449.90 | \$417.04 | \$379.16 |
| High G¹ | \$118.74 | \$107.99 | NA | NA | \$131.48 | \$119.56 | NA | NA |
| N | \$355.70 | \$323.40 | \$304.61 | \$276.95 | \$396.08 | \$360.12 | \$339.17 | \$308.39 |

Age 87

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$532.23 | \$483.87 | \$467.61 | \$425.13 | \$589.44 | \$535.90 | \$517.91 | \$470.87 |
| High F¹ | \$157.68 | \$143.38 | NA | NA | \$174.61 | \$158.78 | NA | NA |
| G | \$455.52 | \$414.16 | \$383.91 | \$349.04 | \$507.16 | \$461.10 | \$427.42 | \$388.59 |
| High G¹ | \$121.56 | \$110.54 | NA | NA | \$134.59 | \$122.40 | NA | NA |
| N | \$364.60 | \$331.49 | \$312.23 | \$283.88 | \$405.94 | \$369.07 | \$347.62 | \$316.07 |

Age 88

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$544.55 | \$495.09 | \$478.47 | \$435.00 | \$603.11 | \$548.34 | \$529.91 | \$481.77 |
| High F¹ | \$161.33 | \$146.71 | NA | NA | \$178.64 | \$162.46 | NA | NA |
| G | \$466.64 | \$424.26 | \$393.27 | \$357.56 | \$519.51 | \$472.32 | \$437.82 | \$398.05 |
| High G¹ | \$124.36 | \$113.10 | NA | NA | \$137.70 | \$125.23 | NA | NA |
| N | \$373.51 | \$339.58 | \$319.86 | \$290.83 | \$415.81 | \$378.05 | \$356.07 | \$323.74 |

Age 89

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$556.87 | \$506.30 | \$489.29 | \$444.85 | \$616.76 | \$560.73 | \$541.90 | \$492.68 |
| High F¹ | \$164.98 | \$150.00 | NA | NA | \$182.70 | \$166.10 | NA | NA |
| G | \$477.78 | \$434.36 | \$402.65 | \$366.09 | \$531.83 | \$483.52 | \$448.18 | \$407.49 |
| High G¹ | \$127.18 | \$115.64 | NA | NA | \$140.82 | \$128.04 | NA | NA |
| N | \$382.42 | \$347.69 | \$327.48 | \$297.75 | \$425.68 | \$387.01 | \$364.52 | \$331.41 |

Age 90

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$569.22 | \$517.51 | \$500.14 | \$454.70 | \$630.44 | \$573.15 | \$553.91 | \$503.57 |
| High F¹ | \$168.62 | \$153.33 | NA | NA | \$186.71 | \$169.79 | NA | NA |
| G | \$488.90 | \$444.49 | \$412.00 | \$374.59 | \$544.14 | \$494.71 | \$458.58 | \$416.93 |
| High G¹ | \$129.98 | \$118.20 | NA | NA | \$143.92 | \$130.88 | NA | NA |
| N | \$391.32 | \$355.79 | \$335.10 | \$304.68 | \$435.54 | \$395.98 | \$372.96 | \$339.09 |

Age 91

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$581.54 | \$528.70 | \$510.96 | \$464.55 | \$644.09 | \$585.56 | \$565.90 | \$514.50 |
| High F¹ | \$172.26 | \$156.65 | NA | NA | \$190.76 | \$173.43 | NA | NA |
| G | \$500.01 | \$454.61 | \$421.40 | \$383.12 | \$556.49 | \$505.93 | \$468.96 | \$426.39 |
| High G¹ | \$132.79 | \$120.76 | NA | NA | \$147.03 | \$133.69 | NA | NA |
| N | \$400.24 | \$363.89 | \$342.73 | \$311.59 | \$445.40 | \$404.96 | \$381.41 | \$346.76 |

Age 92

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$593.87 | \$539.92 | \$521.79 | \$474.39 | \$657.73 | \$598.01 | \$577.88 | \$525.40 |
| High F¹ | \$175.92 | \$159.96 | NA | NA | \$194.81 | \$177.14 | NA | NA |
| G | \$511.17 | \$464.72 | \$430.77 | \$391.66 | \$568.78 | \$517.12 | \$479.37 | \$435.82 |
| High G¹ | \$135.60 | \$123.31 | NA | NA | \$150.15 | \$136.54 | NA | NA |
| N | \$409.13 | \$371.98 | \$350.36 | \$318.54 | \$455.25 | \$413.91 | \$389.85 | \$354.46 |

Age 93

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$606.18 | \$551.13 | \$532.62 | \$484.26 | \$671.39 | \$610.39 | \$589.89 | \$536.30 |
| High F¹ | \$179.56 | \$163.27 | NA | NA | \$198.85 | \$180.80 | NA | NA |
| G | \$522.29 | \$474.86 | \$440.16 | \$400.19 | \$581.13 | \$528.34 | \$489.74 | \$445.25 |
| High G¹ | \$138.41 | \$125.86 | NA | NA | \$153.26 | \$139.36 | NA | NA |
| N | \$418.03 | \$380.08 | \$357.97 | \$325.49 | \$465.14 | \$422.89 | \$398.29 | \$362.13 |

Age 94

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$618.54 | \$562.34 | \$543.45 | \$494.08 | \$685.04 | \$622.81 | \$601.90 | \$547.20 |
| High F¹ | \$183.20 | \$166.60 | NA | NA | \$202.90 | \$184.47 | NA | NA |
| G | \$533.40 | \$484.97 | \$449.54 | \$408.70 | \$593.47 | \$539.56 | \$500.13 | \$454.70 |
| High G¹ | \$141.21 | \$128.42 | NA | NA | \$156.38 | \$142.19 | NA | NA |
| N | \$426.94 | \$388.18 | \$365.61 | \$332.41 | \$474.99 | \$431.85 | \$406.76 | \$369.80 |

Age 95

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$630.86 | \$573.54 | \$554.29 | \$503.92 | \$698.71 | \$635.23 | \$613.88 | \$558.12 |
| High F¹ | \$186.85 | \$169.90 | NA | NA | \$206.92 | \$188.13 | NA | NA |
| G | \$544.56 | \$495.09 | \$458.92 | \$417.22 | \$605.79 | \$550.73 | \$510.52 | \$464.14 |
| High G¹ | \$144.02 | \$130.96 | NA | NA | \$159.48 | \$145.01 | NA | NA |
| N | \$435.85 | \$396.27 | \$373.21 | \$339.34 | \$484.85 | \$440.82 | \$415.19 | \$377.48 |

Age 96

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$643.19 | \$584.75 | \$565.13 | \$513.78 | \$712.36 | \$647.64 | \$625.89 | \$569.03 |
| High F¹ | \$190.49 | \$173.23 | NA | NA | \$210.95 | \$191.82 | NA | NA |
| G | \$555.67 | \$505.18 | \$468.29 | \$425.76 | \$618.09 | \$561.95 | \$520.91 | \$473.60 |
| High G¹ | \$146.82 | \$133.53 | NA | NA | \$162.58 | \$147.85 | NA | NA |
| N | \$444.75 | \$404.37 | \$380.86 | \$346.26 | \$494.73 | \$449.78 | \$423.63 | \$385.16 |

Age 97

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$655.50 | \$595.97 | \$575.95 | \$523.63 | \$726.03 | \$660.05 | \$637.87 | \$579.92 |
| High F¹ | \$194.15 | \$176.53 | NA | NA | \$215.00 | \$195.48 | NA | NA |
| G | \$566.81 | \$515.30 | \$477.67 | \$434.29 | \$630.43 | \$573.16 | \$531.28 | \$483.01 |
| High G¹ | \$149.65 | \$136.07 | NA | NA | \$165.70 | \$150.67 | NA | NA |
| N | \$453.66 | \$412.46 | \$388.50 | \$353.20 | \$504.58 | \$458.73 | \$432.08 | \$392.84 |

Age 98

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$667.86 | \$607.18 | \$586.77 | \$533.48 | \$739.66 | \$672.48 | \$649.88 | \$590.83 |
| High F¹ | \$197.80 | \$179.85 | NA | NA | \$219.03 | \$199.16 | NA | NA |
| G | \$577.93 | \$525.42 | \$487.04 | \$442.81 | \$642.76 | \$584.34 | \$541.66 | \$492.47 |
| High G¹ | \$152.45 | \$138.63 | NA | NA | \$168.81 | \$153.51 | NA | NA |
| N | \$462.55 | \$420.56 | \$396.10 | \$360.14 | \$514.44 | \$467.73 | \$440.53 | \$400.51 |

Age 99

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$680.17 | \$618.38 | \$597.61 | \$543.33 | \$753.33 | \$684.89 | \$661.89 | \$601.75 |
| High F¹ | \$201.44 | \$183.16 | NA | NA | \$223.05 | \$202.82 | NA | NA |
| G | \$589.04 | \$535.54 | \$496.42 | \$451.33 | \$655.08 | \$595.57 | \$552.05 | \$501.92 |
| High G¹ | \$155.26 | \$141.18 | NA | NA | \$171.91 | \$156.32 | NA | NA |
| N | \$471.45 | \$428.66 | \$403.74 | \$367.07 | \$524.31 | \$476.69 | \$448.96 | \$408.19 |

Age 100+

| | | | | | | | | |
|---------------------------|-----------------|-------------|-------------------------------|-------------|-----------------|-------------|-------------------------------|-------------|
| A | \$569.00 | | | | | | | |
| | FEMALE | | | | MALE | | | |
| | Standard | | Med-Select⁴ | | Standard | | Med-Select⁴ | |
| | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco |
| F | \$692.51 | \$629.59 | \$608.44 | \$553.16 | \$766.99 | \$697.30 | \$673.87 | \$612.65 |
| High F¹ | \$205.09 | \$186.47 | NA | NA | \$227.10 | \$206.50 | NA | NA |
| G | \$600.18 | \$545.66 | \$505.78 | \$459.86 | \$667.43 | \$606.78 | \$562.42 | \$511.34 |
| High G¹ | \$158.07 | \$143.73 | NA | NA | \$175.03 | \$159.16 | NA | NA |
| N | \$480.39 | \$436.73 | \$411.36 | \$374.01 | \$534.18 | \$485.66 | \$457.41 | \$415.88 |

You have the option to purchase any of the Medicare Supplement benefit plans shown on the front cover in white as Standard Plans or as Medicare Select Plans, with the exception of Plan A, High Deductible Plan F¹, High Deductible Plan G¹, Plan K² and Plan L². Those plans are available as **Standard Plans only**.

Medicare Select Plans require that you use Blue Cross and Blue Shield of Texas contracting Medicare Select hospitals for non-emergency admissions to receive coverage for the Medicare Part A deductible. In an emergency, the \$1,736 deductible is covered at any hospital from which you receive care. Only certain hospitals are network providers under this policy. Check with your physician to determine if he or she has admitting privileges at the network hospital. If he or she does not, you may be required to use another physician at time of hospitalization or you will be required to pay for all expenses. If you move out of the service area, there will be a reduction of benefit coverage and you will have the opportunity to purchase any Medicare Supplement policy with comparable or lesser benefits offered by the insurer, or Medicare Supplement/Select plans A, B, C, F, K, or L from any insurer within 63 days of termination.

PREMIUM INFORMATION

Blue Cross and Blue Shield of Texas can only raise your premium if we raise the premium for all policies like yours in the state. Any rate increases are subject to approval by the Texas Department of Insurance. We will not change your premium or cancel your policy because of poor health. Premiums change at age 65 and every year thereafter up to age 100. If your premium changes, you will be notified at least 30 days in advance.

- One factor that will determine your premium is your gender. When completing the application, you will need to make a gender selection.
- A Tobacco User is a person who is permitted under state and federal law to legally use Tobacco, with Tobacco use (other than religious or ceremonial use of Tobacco) occurring on average of four or more times per week that last occurred within the past six months. Tobacco products include but are not limited to: cigarettes, cigars, smokeless tobacco products, electronic cigarettes, dissolvable tobacco products, vaping, etc. If you meet the definition of a Tobacco User, you may pay a higher premium for your health coverage.

Premium Discounts

A Blue Cross and Blue Shield of Texas Medicare Supplement premium discount may be available. Eligibility criteria are described below. If you are eligible for a discount, the discount will be applied to your next bill and remain in effect as long as you are enrolled in your BCBSTX Medicare Supplement plan.

Discounts cannot be combined; only one type of discount per member is permitted.

Household Discount

You may be eligible for a discount if you reside with a spouse or civil union/domestic partner or have resided with as many as three adults age 60 or older for the last 12 months. Applies to BCBSTX Medicare Supplement policies issued with an effective date on or after January 1, 2020. The discount is 10%.

Continue with BlueSM Discount

You may be eligible for a discount if you enrolled in a BCBSTX Medicare Supplement policy issued with an effective date on or after May 1, 2022 and you were enrolled in a Blue Cross and Blue Shield commercial group or individual health insurance coverage plan and that coverage was within one year of your BCBSTX Medicare Supplement policy becoming effective. The discount is 7%.

Blue Family DiscountSM

You may be eligible for a discount if you enrolled in a BCBSTX Medicare Supplement policy issued with an effective date on or after January 1, 2020 and you meet the criteria for both the Household Discount AND the Continue with Blue Discount. The discount is 12%.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN YOUR POLICY

If you find that you are not satisfied with your policy, you may return it to **Blue Medicare Supplement™, c/o Member Services, P.O. Box 3388, Scranton, PA 18505**. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and will return all of your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE

This policy may not fully cover all of your medical costs. Neither Blue Cross and Blue Shield of Texas nor its agents are connected with Medicare. This Outline of Coverage does not give you all the details of Medicare coverage. Contact your local Social Security Office or consult "Medicare & You" for more details.

LIMITATIONS AND EXCLUSIONS

Your Medicare Supplement policy will not contain limitations and exclusions that are more restrictive than the limitations and exclusions contained in Medicare. The limitations and exclusions include:

- Charges for any services or supplies to the extent those charges are covered under Medicare; and
- Charges for any services or supplies provided to you prior to your effective date under the policy.
- Charges for any services and supplies that aren't specifically mentioned in the Policy.

REFUND OF PREMIUM

Upon termination of this Policy in any manner, including death of the Subscriber, Blue Cross and Blue Shield of Texas will refund to the Subscriber or his personal representative any portion of the premium previously paid which is applicable to Policy months following the Policy termination date, including a prorated refund for any partial Policy month, if applicable.

(See discussion above if rescission occurs.)

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. Blue Cross and Blue Shield of Texas may cancel your policy and refuse to pay any claims if you leave out or falsify important information. Review the application carefully before you sign it. Be certain that all information is properly recorded.

MEDICARE SELECT ADDITIONAL DISCLOSURES GRIEVANCE PROCEDURES

Grievance means dissatisfaction expressed in writing by a Subscriber under a Medicare Select policy with the administration, claims practices, or provisions of services concerning a Medicare Select Issuer or its Network Hospitals.

Grievance Procedures: You have the right to submit a grievance to us if you are dissatisfied with any aspect of processing your coverage. Write to or call the Issuer at the following address or phone number within 60 days of the date you are notified of any adverse action:

Grievance Committee
Blue Cross and Blue Shield of Texas
Medicare Select Program
P.O. Box 3004
Naperville, IL 60566-9747
Phone: 877-384-9307
Fax: 888-235-2936

Out-of-Hospital Grievances: All grievances will be addressed immediately and resolved as soon as possible. The Subscriber should write to us within 60 days of the date they are notified of any adverse action.

In-Hospital Grievances relating to ongoing hospital treatment will be addressed immediately on receipt of any written or oral grievance and will be resolved as quickly as possible in a manner which does not interfere with, obstruct or interrupt continued medical treatment and care of the Subscriber.

Your grievance will be reviewed by a committee of Blue Cross and Blue Shield of Texas technical and management personnel who have the authority to take corrective action, if warranted. All concerned parties will be notified of the results of the grievance. If a grievance is found to be valid, corrective action will be taken promptly.

If you are dissatisfied with the decision of our Grievance Committee you may submit a written complaint to the:

Texas Department of Insurance,
MC 111-1A, P.O. Box 149091,
Austin, TX 78714-9091
or www.tdi.texas.gov,
email ConsumerProtection@tdi.texas.gov,
or call 1-800-252-3439.

QUALITY ASSURANCE

As part of our Quality Assurance program, all network hospitals must meet Medicare standards. In addition, hospitals must meet the contract criteria stated in the Hospital Agreement.

Each hospital must: agree to maintain its state license; agree to maintain its Blue Cross and Blue Shield of Texas Plan Hospital status; agree to maintain its Medicare participating status; be accredited and maintain its accreditation by the Joint Commission on the Accreditation of Healthcare Organizations (JCAHO) or the American Osteopathic Association (AOA); and agree to waive the Part A deductible.

MEDICARE SELECT HOSPITAL RESTRICTIONS

Plans F, G, and N are Medicare Select policies currently available if you live within 30 miles of a Medicare Select hospital. Part A benefits may be restricted if you receive services in a hospital that is not a Medicare Select Hospital.

The full benefits of your coverage, will be paid anywhere if:

- Services are provided in a Doctor's office, another office setting, or in a skilled nursing facility;
- The services are for symptoms requiring emergency care or are immediately required for an unforeseen illness, injury or condition and it is not reasonable to obtain such services from a Medicare Select Hospital (such as while you are traveling); or
- Covered services are not available through a Medicare Select Hospital.

Plan A

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

⁶ A benefit period begins on the first day you receive services as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services | Medicare Pays | Plan A Pays | You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------|--------------------------------|
| Hospitalization⁶ Semiprivate room and board, general nursing, and miscellaneous services and supplies | | | |
| First 60 days | All but \$1,736 | \$0 | \$1,736 (Part A deductible) |
| 61st through 90th day | All but \$434 a day | \$434 a day | \$0 |
| 91st day and after: | | | |
| – While using 60 Lifetime Reserve days | All but \$868 a day | \$868 a day | \$0 |
| – Additional 365 days once Lifetime Reserve days are used | \$0 | 100% of Medicare-eligible expenses | \$0 ⁷ |
| Beyond the additional 365 days | \$0 | \$0 | All costs |
| Services | Medicare Pays | Plan A Pays | You Pay |
| Skilled Nursing Facility Care⁶ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital | | | |
| First 20 days | All approved amounts | \$0 | \$0 |
| 21st through 100th day | All but \$217 a day | \$0 | Up to \$217 a day |
| 101st day and after | \$0 | \$0 | All costs |
| Blood | | | |
| First 3 pints | \$0 | 3 pints | \$0 |
| Additional amounts | 100% | \$0 | \$0 |
| Hospice Care You must meet Medicare's requirements, including a doctor's certification of terminal illness | All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance | \$0 |

⁷ NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan A

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR.

⁸ Once you have been billed \$283 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services | Medicare Pays | Plan A Pays | You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|---------------------------|
| Medical Expenses — In or Out of the Hospital and Outpatient Hospital Treatment , such as physicians' services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment | | | |
| First \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (Part B deductible) |
| Remainder of Medicare-approved amounts | Generally 80% | Generally 20% | \$0 |
| Part B Excess Charges (above Medicare-approved amounts) | \$0 | \$0 | All costs |
| Blood | | | |
| First 3 pints | \$0 | All costs | \$0 |
| Next \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (Part B deductible) |
| Remainder of Medicare-approved amounts | 80% | 20% | \$0 |
| Clinical Laboratory Services — Tests for Diagnostic Services | 100% | \$0 | \$0 |
| MEDICARE (PARTS A & B) | | | |
| Services | Medicare Pays | Plan A Pays | You Pay |
| Home Health Care Medicare-approved Services | | | |
| Medically necessary skilled care services and medical supplies | 100% | \$0 | \$0 |
| Durable medical equipment | | | |
| – First \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (Part B deductible) |
| – Remainder of Medicare-approved amounts | 80% | 20% | \$0 |

Plan F

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

⁶ A benefit period begins on the first day you receive services as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services | Medicare Pays | Plan F Pays | You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|---------------------------------------------|------------------|
| Hospitalization⁶ Semiprivate room and board, general nursing, and miscellaneous services and supplies | | | |
| First 60 days | All but \$1,736 | \$1,736 (Part A deductible) ⁴ | \$0 |
| 61st through 90th day | All but \$434 a day | \$434 a day | \$0 |
| 91st day and after: | | | |
| – While using 60 Lifetime Reserve days | All but \$868 a day | \$868 a day | \$0 |
| – Additional 365 days once Lifetime Reserve days are used | \$0 | 100% of Medicare-eligible expenses | \$0 ⁷ |
| Beyond the additional 365 days | \$0 | \$0 | All costs |
| Services | Medicare Pays | Plan F Pays | You Pay |
| Skilled Nursing Facility Care⁶ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital | | | |
| First 20 days | All approved amounts | \$0 | \$0 |
| 21st through 100th day | All but \$217 a day | Up to \$217 a day | \$0 |
| 101st day and after | \$0 | \$0 | All costs |
| Blood | | | |
| First 3 pints | \$0 | 3 pints | \$0 |
| Additional amounts | 100% | \$0 | \$0 |
| Hospice Care You must meet Medicare's requirements, including a doctor's certification of terminal illness | All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance | \$0 |

⁴ Medicare Select Plans require that you use a Blue Cross and Blue Shield of Texas network hospital for non-emergency admissions to receive coverage for the Medicare Part A deductible. Only certain hospitals are network hospitals under this policy.

⁷ NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan F

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

⁸ Once you have been billed \$283 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services | Medicare Pays | Plan F Pays | You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------------------|---------|
| Medical Expenses — In or Out of the Hospital and Outpatient Hospital Treatment , such as physicians' services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment | | | |
| First \$283 of Medicare-approved amounts ⁸ | \$0 | \$283 (Part B deductible) | \$0 |
| Remainder of Medicare-approved amounts | Generally 80% | Generally 20% | \$0 |
| Part B Excess Charges (above Medicare-approved amounts) | \$0 | 100% | \$0 |
| Blood | | | |
| First 3 pints | \$0 | All costs | \$0 |
| Next \$283 of Medicare-approved amounts ⁸ | \$0 | \$283 (Part B deductible) | \$0 |
| Remainder of Medicare-approved amounts | 80% | 20% | \$0 |
| Clinical Laboratory Services — Tests for Diagnostic Services | 100% | \$0 | \$0 |

MEDICARE (PARTS A & B)

| Services | Medicare Pays | Plan F Pays | You Pay |
|----------------------------------------------------------------|---------------|---------------------------|---------|
| Home Health Care Medicare-approved Services | | | |
| Medically necessary skilled care services and medical supplies | 100% | \$0 | \$0 |
| Durable medical equipment | | | |
| - First \$283 of Medicare-approved amounts ⁸ | \$0 | \$283 (Part B deductible) | \$0 |
| - Remainder of Medicare-approved amounts | 80% | 20% | \$0 |

OTHER BENEFITS - NOT COVERED BY MEDICARE

| | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----------------------------------------------|----------------------------------------------------|
| Foreign Travel — Not Covered by Medicare Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA | | | |
| First \$250 each calendar year | \$0 | \$0 | \$250 |
| Remainder of charges | \$0 | 80% to a lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

High Deductible Plan F

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

[†] This high deductible plan pays the same benefits as Plan F after you have paid a calendar year \$2,950 deductible. Benefits from the high deductible Plan F will not begin until out-of-pocket expenses are \$2,950. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. This includes the Medicare deductibles for Part A and Part B, but does not include the plan's separate foreign travel emergency deductible.

⁶ A benefit period begins on the first day you receive services as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services | Medicare Pays | After You Pay \$2,950 Deductible [†] , Plan F Pays | In Addition to \$2,950 Deductible [†] , You Pay |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------|
| Hospitalization⁶ | | | |
| Semiprivate room and board, general nursing, and miscellaneous services and supplies | | | |
| First 60 days | All but \$1,736 | \$1,736 (Part A deductible) | \$0 |
| 61st through 90th day | All but \$434 a day | \$434 a day | \$0 |
| 91st day and after: | | | |
| – While using 60 Lifetime Reserve days | All but \$868 a day | \$868 a day | \$0 |
| – Additional 365 days once Lifetime Reserve days are used | \$0 | 100% of Medicare-eligible expenses | \$0 ⁷ |
| Beyond the additional 365 days | \$0 | \$0 | All costs |
| Services | Medicare Pays | After You Pay \$2,950 Deductible [†] , Plan F Pays | In Addition to \$2,950 Deductible [†] , You Pay |
| Skilled Nursing Facility Care⁶ | | | |
| You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital | | | |
| First 20 days | All approved amounts | \$0 | \$0 |
| 21st through 100th day | All but \$217 a day | Up to \$217 a day | \$0 |
| 101st day and after | \$0 | \$0 | All costs |
| Blood | | | |
| First 3 pints | \$0 | 3 pints | \$0 |
| Additional amounts | 100% | \$0 | \$0 |
| Hospice Care | All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance | \$0 |
| You must meet Medicare's requirements, including a doctor's certification of terminal illness | | | |

⁷ NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

High Deductible Plan F

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

⁸ Once you have been billed \$283 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services | Medicare Pays | After You Pay \$2,950 Deductible [†] , Plan F Pays | In Addition to \$2,950 Deductible [†] , You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-------------------------------------------------------------|----------------------------------------------------------|
| Medical Expenses — In or Out of the Hospital and Outpatient Hospital Treatment , such as physicians' services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment | | | |
| First \$283 of Medicare-approved amounts ⁸ | \$0 | \$283 (Part B deductible) | \$0 |
| Remainder of Medicare-approved amounts | Generally 80% | Generally 20% | \$0 |
| Part B Excess Charges (above Medicare-approved amounts) | \$0 | 100% | \$0 |
| Blood | | | |
| First 3 pints | \$0 | All costs | \$0 |
| Next \$283 of Medicare-approved amounts ⁸ | \$0 | \$283 (Part B deductible) | \$0 |
| Remainder of Medicare-approved amounts | 80% | 20% | \$0 |
| Clinical Laboratory Services — Tests for Diagnostic Services | 100% | \$0 | \$0 |
| MEDICARE (PARTS A & B) | | | |
| Services | Medicare Pays | After You Pay \$2,950 Deductible [†] , Plan F Pays | In Addition to \$2,950 Deductible [†] , You Pay |
| Home Health Care Medicare-approved Services | | | |
| Medically necessary skilled care services and medical supplies | 100% | \$0 | \$0 |
| Durable medical equipment | | | |
| – First \$283 of Medicare-approved amounts ⁸ | \$0 | \$283 (Part B deductible) | \$0 |
| – Remainder of Medicare-approved amounts | 80% | 20% | \$0 |

High Deductible Plan F

OTHER BENEFITS – NOT COVERED BY MEDICARE

| Services | Medicare Pays | After You Pay \$2,950 Deductible [†] , Plan F Pays | In Addition to \$2,950 Deductible [†] , You Pay |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-------------------------------------------------------------|----------------------------------------------------------|
| Foreign Travel — Not Covered by Medicare Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA | | | |
| First \$250 each calendar year | \$0 | \$0 | \$250 |
| Remainder of charges | \$0 | 80% to a lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

Plan G

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

⁶ A benefit period begins on the first day you receive services as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services | Medicare Pays | Plan G Pays | You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|---------------------------------------------|------------------|
| Hospitalization⁶ Semiprivate room and board, general nursing, and miscellaneous services and supplies | | | |
| First 60 days | All but \$1,736 | \$1,736 (Part A deductible) ⁴ | \$0 |
| 61st through 90th day | All but \$434 a day | \$434 a day | \$0 |
| 91st day and after: | | | |
| – While using 60 Lifetime Reserve days | All but \$868 a day | \$868 a day | \$0 |
| – Additional 365 days once Lifetime Reserve days are used | \$0 | 100% of Medicare-eligible expenses | \$0 ⁷ |
| Beyond the additional 365 days | \$0 | \$0 | All costs |
| Services | Medicare Pays | Plan G Pays | You Pay |
| Skilled Nursing Facility Care⁶ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital | | | |
| First 20 days | All approved amounts | \$0 | \$0 |
| 21st through 100th day | All but \$217 a day | Up to \$217 a day | \$0 |
| 101st day and after | \$0 | \$0 | All costs |
| Blood | | | |
| First 3 pints | \$0 | 3 pints | \$0 |
| Additional amounts | 100% | \$0 | \$0 |
| Hospice Care You must meet Medicare's requirements, including a doctor's certification of terminal illness | All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance | \$0 |

⁴ Medicare Select Plans require that you use a Blue Cross and Blue Shield of Texas network hospital for non-emergency admissions to receive coverage for the Medicare Part A deductible. Only certain hospitals are network hospitals under this policy.

⁷ NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan G

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

⁸ Once you have been billed \$283 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services | Medicare Pays | Plan G Pays | You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|--------------------------------------------------|
| Medical Expenses — In or Out of the Hospital and Outpatient Hospital Treatment , such as physicians' services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment | | | |
| First \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (unless Part B deductible has been met) |
| Remainder of Medicare-approved amounts | Generally 80% | Generally 20% | \$0 |
| Part B Excess Charges (above Medicare-approved amounts) | \$0 | 100% | \$0 |
| Blood | | | |
| First 3 pints | \$0 | All costs | \$0 |
| Next \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (unless Part B deductible has been met) |
| Remainder of Medicare-approved amounts | 80% | 20% | \$0 |
| Clinical Laboratory Services — Tests for Diagnostic Services | 100% | \$0 | \$0 |
| MEDICARE (PARTS A & B) | | | |
| Services | Medicare Pays | Plan G Pays | You Pay |
| Home Health Care Medicare-approved Services | | | |
| Medically necessary skilled care services and medical supplies | 100% | \$0 | \$0 |
| Durable medical equipment | | | |
| – First \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (unless Part B deductible has been met) |
| – Remainder of Medicare-approved amounts | 80% | 20% | \$0 |

Plan G

OTHER BENEFITS – NOT COVERED BY MEDICARE

| Services | Medicare Pays | Plan G Pays | You Pay |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------------------------------|----------------------------------------------------|
| Foreign Travel — Not Covered by Medicare Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA | | | |
| First \$250 each calendar year | \$0 | \$0 | \$250 |
| Remainder of charges | \$0 | 80% to a lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

High Deductible Plan G

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

[‡] This high deductible plan pays the same benefits as Plan G after you have paid a calendar year \$2,950 deductible. Benefits from the high deductible Plan G will not begin until out-of-pocket expenses are \$2,950. Out-of-pocket expenses for this deductible include expenses for the Medicare Part B deductible, and expenses that would ordinarily be paid by the policy. This does not include the plan's separate foreign travel emergency deductible.

⁶ A benefit period begins on the first day you receive services as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services | Medicare Pays | After You Pay \$2,950 Deductible [‡] , Plan G Pays | In Addition to \$2,950 Deductible [‡] , You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------|
| Hospitalization⁶ Semiprivate room and board, general nursing, and miscellaneous services and supplies | | | |
| First 60 days | All but \$1,736 | \$1,736 (Part A deductible) | \$0 |
| 61st through 90th day | All but \$434 a day | \$434 a day | \$0 |
| 91st day and after: | | | |
| – While using 60 Lifetime Reserve days | All but \$868 a day | \$868 a day | \$0 |
| – Additional 365 days once Lifetime Reserve days are used | \$0 | 100% of Medicare-eligible expenses | \$0 ⁷ |
| Beyond the additional 365 days | \$0 | \$0 | All costs |
| Skilled Nursing Facility Care⁶ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital | | | |
| First 20 days | All approved amounts | \$0 | \$0 |
| 21st through 100th day | All but \$217 a day | Up to \$217 a day | \$0 |
| 101st day and after | \$0 | \$0 | All costs |
| Blood | | | |
| First 3 pints | \$0 | 3 pints | \$0 |
| Additional amounts | 100% | \$0 | \$0 |
| Hospice Care You must meet Medicare's requirements, including a doctor's certification of terminal illness | All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance | \$0 |

⁷ NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

High Deductible Plan G

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

⁸ Once you have been billed \$283 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services | Medicare Pays | After You Pay \$2,950 Deductible [‡] , Plan G Pays | In Addition to \$2,950 Deductible [‡] , You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-------------------------------------------------------------|----------------------------------------------------------|
| Medical Expenses — In or Out of the Hospital and Outpatient Hospital Treatment , such as physicians' services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment | | | |
| First \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (Part B deductible) |
| Remainder of Medicare-approved amounts | Generally 80% | Generally 20% | \$0 |
| Part B Excess Charges (above Medicare-approved amounts) | \$0 | 100% | \$0 |
| Blood | | | |
| First 3 pints | \$0 | All costs | \$0 |
| Next \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (Part B deductible) |
| Remainder of Medicare-approved amounts | 80% | 20% | \$0 |
| Clinical Laboratory Services — Tests for Diagnostic Services | 100% | \$0 | \$0 |

MEDICARE (PARTS A & B)

| Services | Medicare Pays | After You Pay \$2,950 Deductible [‡] , Plan G Pays | In Addition to \$2,950 Deductible [‡] , You Pay |
|----------------------------------------------------------------|---------------|-------------------------------------------------------------|----------------------------------------------------------|
| Medically necessary skilled care services and medical supplies | 100% | \$0 | \$0 |
| Durable medical equipment | | | |
| – First \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (Part B deductible) |
| – Remainder of Medicare-approved amounts | 80% | 20% | \$0 |

OTHER BENEFITS - NOT COVERED BY MEDICARE

| | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----------------------------------------------|----------------------------------------------------|
| Foreign Travel — Not Covered by Medicare Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA | | | |
| First \$250 each calendar year | \$0 | \$0 | \$250 |
| Remainder of charges | \$0 | 80% to a lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

Plan N

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

⁶ A benefit period begins on the first day you receive services as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

| Services | Medicare Pays | Plan N Pays | You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------|------------------|
| Hospitalization⁶ Semiprivate room and board, general nursing, and miscellaneous services and supplies | | | |
| First 60 days | All but \$1,736 | \$1,736 (Part A deductible) ⁴ | \$0 |
| 61st through 90th day | All but \$434 a day | \$434 a day | \$0 |
| 91st day and after: | | | |
| – While using 60 Lifetime Reserve days | All but \$868 a day | \$868 a day | \$0 |
| – Additional 365 days once Lifetime Reserve days are used | \$0 | 100% of Medicare-eligible expenses | \$0 ⁷ |
| Beyond the additional 365 days | \$0 | \$0 | All costs |
| Services | Medicare Pays | Plan N Pays | You Pay |
| Skilled Nursing Facility Care⁶ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital | | | |
| First 20 days | All approved amounts | \$0 | \$0 |
| 21st through 100th day | All but \$217 a day | Up to \$217 a day | \$0 |
| 101st day and after | \$0 | \$0 | All costs |
| Blood | | | |
| First 3 pints | \$0 | 3 pints | \$0 |
| Additional amounts | 100% | \$0 | \$0 |
| Hospice Care You must meet Medicare's requirements, including a doctor's certification of terminal illness | All but very limited copayment/coinsurance for outpatient drugs and inpatient respite care | Medicare copayment/coinsurance | \$0 |

⁴ Medicare Select Plans require that you use a Blue Cross and Blue Shield of Texas network hospital for non-emergency admissions to receive coverage for the Medicare Part A deductible. Only certain hospitals are network hospitals under this policy.

⁷ NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

Plan N

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

⁸ Once you have been billed \$283 of Medicare-approved amounts for covered services, your Part B deductible will have been met for the calendar year.

| Services | Medicare Pays | Plan N Pays | You Pay |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medical Expenses — In or Out of the Hospital And Outpatient Hospital Treatment , such as physicians' services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment | | | |
| First \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (Part B deductible) |
| Remainder of Medicare-approved amounts | Generally 80% | Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense. | Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense. |
| Part B Excess Charges (above Medicare-approved amounts) | \$0 | \$0 | All costs |
| Blood | | | |
| First 3 pints | \$0 | All costs | \$0 |
| Next \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (Part B deductible) |
| Remainder of Medicare-approved amounts | 80% | 20% | \$0 |
| Clinical Laboratory Services — Tests for Diagnostic Services | 100% | \$0 | \$0 |

Plan N

MEDICARE (PARTS A & B)

| Services | Medicare Pays | Plan N Pays | You Pay |
|----------------------------------------------------------------|---------------|-------------|---------------------------|
| Home Health Care Medicare-approved Services | | | |
| Medically necessary skilled care services and medical supplies | 100% | \$0 | \$0 |
| Durable medical equipment | | | |
| - First \$283 of Medicare-approved amounts ⁸ | \$0 | \$0 | \$283 (Part B deductible) |
| - Remainder of Medicare-approved amounts | 80% | 20% | \$0 |

OTHER BENEFITS - NOT COVERED BY MEDICARE

| Services | Medicare Pays | Plan N Pays | You Pay |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------------------------------|----------------------------------------------------|
| Foreign Travel — Not Covered by Medicare Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA | | | |
| First \$250 each calendar year | \$0 | \$0 | \$250 |
| Remainder of charges | \$0 | 80% to a lifetime maximum benefit of \$50,000 | 20% and amounts over the \$50,000 lifetime maximum |

Important Information about Quotes for Medicare Supplement

Quoted prices are based on the criteria specified during your search. This illustration is subject to Blue Cross and Blue Shield of Texas's rating or underwriting and approval, as appropriate, and does not guarantee rates, coverage or effective date. Furthermore, rates are subject to change if any of the information you have provided changes when and if a policy is approved.

In addition, Blue Cross and Blue Shield of Texas reserves the right to change rates from time to time. Any rate increases are subject to approval by the Texas Department of Insurance. Not connected with or endorsed by the U.S. Government or Federal Medicare Program.

Medicare Supplement insurance plans are offered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.