

# FOR INDIVIDUALS



*Blue  
Choice*

DON'T TURN 65  
WITHOUT US!



WWW.BCBSLA.COM



**BlueCross BlueShield  
of Louisiana**

An independent licensee of the Blue Cross and Blue Shield Association.

**Your Health. Our Commitment.**

Blue Cross and Blue Shield of Louisiana incorporated as Louisiana Health Service & Indemnity Company

**BlueChoice 65**  
A Medicare Supplement Program

**BlueChoice 65**  
**SELECT**

23XX2446 R04/10

***Blue Cross and Blue Shield of Louisiana has been insuring Louisianians for 75 years. We give you the choices you deserve when it comes to your health. That's why we're proud to offer you BlueChoice65, our series of Medicare supplement plans designed especially for seniors.***



This brochure is presented for general information only. It is not a contract nor intended to be construed as a contract. If there is any discrepancy between this document and the BlueChoice 65 contract, the contract will govern the benefits paid. For complete information, please refer to the contract.

BlueChoice 65 refers to contracts #40XX1488, #40XX1489, #40XX1490 and #40XX1491; BlueChoice 65 SELECT refers to contracts #40XX1492, #40XX1493, #40XX1494 and is not connected with or endorsed by the U.S. government or the federal Medicare program. Please see your agent for benefit exclusions, limitations and reductions.

## **THEY SAY WITH AGE COMES WISDOM...**

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

## **BLUECHOICE 65...THE POWER OF CHOICE**

Turning 65 is a milestone that often brings new opportunities and decisions. One of these important decisions is health care coverage. You may be eligible for Medicare, but did you know that by itself, Medicare won't cover all your expenses? BlueChoice 65, our series of Medicare supplement plans, is designed to pay for many of the expenses Medicare doesn't pay. Some of the options in this series include:

- Part A deductible coverage
- Part B deductible coverage
- Skilled nursing coinsurance
- Part B coinsurance
- Part B excess charges

## **BENEFITS THAT TRAVEL**

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

## **BLUECHOICE 65 SELECT ... SELECTIONS AND SAVINGS**

Our BlueChoice 65 SELECT plans feature lower premiums and a select network of hospitals where you do not have to pay the Part A deductible and coinsurance. Available in Medicare supplement Plans B, F and N, BlueChoice 65 SELECT lets you

keep your doctor, and when you use a select hospital for inpatient services you pay no Part A deductible or coinsurance. These select hospitals have agreed to cut certain costs so we can pass the savings on to you.

### **All BlueChoice 65 plans offer you:**

- Freedom to choose almost any doctor
- Direct access to specialists
- New hospice care benefit
- Automatic claims filing
- Prompt local service
- Emergency care in the United States
- Competitive rates
- Strength of the Cross and Shield

**Please see your agent for a complete listing of benefits.**

### **Some commonly asked questions about BlueChoice 65 SELECT:**

#### *What are the advantages of choosing BlueChoice 65 SELECT?*

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

#### *What's the difference between standard supplemental coverage and select coverage?*

The good news is you can enjoy the same great coverage with either plan you choose. The difference between standard and select is with select you must use one of the select hospitals in order for your Part A deductible and coinsurance to be covered.

#### *With BlueChoice 65 Select, can I keep my own doctor?*

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

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

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

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

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

Yes, Medicare will still pay its portion of the charges. You will be responsible for the deductible and coinsurance if you use a non-select hospital.

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

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

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

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

#### *What if I'm away from home and have an emergency?*

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

FOR MORE INFORMATION CALL

**ALEXANDRIA**

**318.442.8107**

4508 Coliseum Boulevard, Suite A  
Alexandria, Louisiana 71303

**LAKE CHARLES**

**337.480.5315**

219 West Prien Lake Road  
Lake Charles, Louisiana 70601-8450

**BATON ROUGE**

**225.295.2527**

5525 Reitz Avenue  
Baton Rouge, Louisiana 70809-3802

**MONROE**

**318.398.4955**

3130 Mercedes Drive  
Monroe, Louisiana 71201

**HOUMA**

**985.853.5965**

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

**NEW ORLEANS**

**504.832.5800**

3501 North Causeway Boulevard, Suite 600  
Metairie, Louisiana 70002

**LAFAYETTE**

**337.593.5727**

2701 Johnston Street, Suite 200  
Lafayette, Louisiana 70503

**SHREVEPORT**

**318.795.4911**

411 Ashley Ridge Blvd.  
Shreveport, LA 71106

CUSTOMER SERVICE

**BATON ROUGE**

**225.293.0625**

**800.258.3365**

**www.bcbsla.com**

5525 Reitz Avenue  
Baton Rouge, Louisiana 70809-3802



Information on the most current rating is available at [www.standardandpoors.com](http://www.standardandpoors.com) or by calling Standard & Poor's at 212.438.2400.



**BlueCross BlueShield  
of Louisiana**

An independent licensee of the Blue Cross  
and Blue Shield Association.

**BlueChoice 65**  
A Medicare Supplement Program

**BlueChoice 65**  
**SELECT**