

COVERAGE FOR PEOPLE WITH MEDICARE

If you're eligible for Medicare, you have many options to consider, and we know how overwhelming it can be. To make the right decisions, you need clear and accurate information.

Highmark offers an outstanding choice of affordable health care options to fit your needs and budget.

Freedom Blue PPO is our Medicare Advantage Preferred-Provider Organization that gives you the flexibility to use doctors and hospitals nationwide.

Blue Rx PDP is our Medicare Prescription Drug Plan (Part D) that gives you stand-alone Part D prescription drug coverage.

Medigap Blue is our Medicare Supplement Program that fills in the gaps of original Medicare.

To help you understand more about your options with Medicare, Highmark has many resources available to you. You can speak to a knowledgeable representative by calling 1-866-777-0369. (TTY/TTD users may call 711), 8 a.m. to 8 p.m., seven days a week. Or you can visit www.highmarkblueshield.com/medicare.



VISIT OUR WEBSITE TO LEARN MORE

Highmark has the right health plan for you. Want to learn more, get a quote, apply for a medically underwritten plan or download an application for a guaranteed issue plan? Highmark offers personalized guidance to help you understand your options and select the plan that's right for you. To find a plan that fits your needs, here's all you need to do:

1. Visit www.highmarkblueshield.com
2. Under Find Insurance, click on Individuals and Families, and choose the option that best describes you.

If you prefer, call one of the numbers listed below:

For all plans except CHIP, please call toll-free 1-888-269-8412. Hearing-impaired TTY users may call 1-800-862-0709.

For CHIP, please call toll-free 1-800-543-7105. Hearing-impaired TTY users may call 1-877-323-8480.

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PICK THE RIGHT HEALTH INSURANCE

TO FIT YOUR NEEDS



A health plan with a Medicare contract and a Medicare-approved Part D sponsor.

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CHOOSE THE HIGHMARK BLUE SHIELD PLAN THAT MEETS YOUR NEEDS.



If you don't have health insurance through your employer, Highmark Blue Shield can help you find a health care plan that's right for you. We know that health insurance can be confusing, and that you may need help understanding your options. That's why Highmark will provide you with all you need to know to make the right choice, in a simple, straight-forward way that will make your health insurance decision easier.

Highmark has a long history of providing the people of Pennsylvania with the security of quality health insurance. We insure millions of people, including many of your friends and family. Now, we'd like to help you find the coverage that best fits your needs.

Highmark offers a variety of plans to accommodate you — regardless of your situation — even lower cost plans that offer coverage for uninsured children and adults. Many of our plans also feature a choice of deductibles to help you manage your budget.

PLANS REQUIRING A MEDICAL QUESTIONNAIRE

These plans require an evaluation of your current health and medical history for acceptance. They feature affordable rates. Pre-existing condition limitations may apply.

Simply Blue gives you basic coverage at an affordable price, preventive services to help keep you healthy, and protection against the high cost of an unexpected illness or injury.

PPO Blue covers most of the health care services you'll ever need and lets you save money on premiums without sacrificing valuable benefits. Because **PPO Blue** is a qualified high-deductible health plan, you can also save money at tax time by opening a Health Savings Account.

Advance Blue includes low copays for doctor visits, prescriptions and lab tests combined with the affordability of a high-deductible plan.

Direct Blue provides comprehensive health care protection, preventive care benefits, the assurance of predictable costs, and a choice of deductible options to fit your budget.

Short Term Blue is ideal if you need temporary health insurance — from 31 to 180 days. **Short Term Blue** provides you with the affordable protection you need that can begin as soon as the next day.

GUARANTEED COVERAGE REGARDLESS OF YOUR CURRENT HEALTH

You cannot be denied coverage for the following plans, regardless of your current or past health. Pre-existing condition limitations may apply.

Classic Blue Comprehensive gives you comprehensive coverage with the option to receive services from any doctor or hospital you choose.

PPO Blue is also available as a guaranteed issue plan that covers most of the health care services you'll ever need regardless of your health status, while providing a choice of deductible options. Because **PPO Blue** is a qualified high-deductible health plan, it can save you money at tax time with a Health Savings Account.

PLANS BASED ON INCOME

These plans provide lower-cost or free health care coverage for uninsured children, teens and adults. Eligibility for one of these plans is based on your household income. Other eligibility requirements apply. Call for information.

Children's Health Insurance Program (CHIP) offers comprehensive PPO coverage to all uninsured children and teens under age 19, who are not eligible for Medical Assistance. There are no income limits. Pre-existing conditions are covered.

Special Care offers basic health care benefits when you use **Special Care** providers and hospitals and if your household income meets certain limits. Pre-existing condition limitations may apply.