

## Dear Prospective Plan Member

Thank you for your interest in **Blue Medicare HMO<sup>SM</sup>** and **Blue Medicare PPO<sup>SM</sup>**, Medicare Advantage plans from Blue Cross and Blue Shield of North Carolina (BCBSNC). Enclosed is the information that you requested.

BCBSNC offers enhanced medical benefits and Medicare prescription drug coverage — all in one plan! When you join a Blue Medicare HMO or Blue Medicare PPO plan, BCBSNC will:

- Manage your Original Medicare benefits
- Provide you with enhanced medical benefits beyond Original Medicare
- Include Medicare prescription drug coverage with most plans

Please take a few moments to review the enclosed materials. To learn more, call toll free at **1-800-665-8037**, Monday–Sunday, 8 a.m.–8 p.m. for plan information or to enroll. For the hearing impaired who need additional information, a telecommunications device is available, or a meeting can be set up by calling TTY/TDD 1-800-922-3140.

Enclosed materials include:

- **Benefit information**  
Outlines benefit options available with Blue Medicare HMO and Blue Medicare PPO plans and explains the eligibility requirements for each plan.
- **Summary of Benefits**  
Outlines the benefits of each plan and how they compare to Original Medicare.
- **Plan comparison**  
Helps you determine, at a glance, which Blue Medicare HMO and Blue Medicare PPO plan may best suit your needs. It also provides some detailed benefits for each plan.
- **Plan Ratings**  
Summary of our Plan's rating in quality and performance
- **Enrollment form and return envelope**  
To enroll in a Blue Medicare HMO or Blue Medicare PPO plan, fill out the enrollment form and select a plan. Return it in the postage-paid envelope provided.

- **Information session calendar**

Attend an information session in your neighborhood where you can speak one-on-one with a licensed authorized sales agent. A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings call 1-800-665-8037 (TTY/TDD users call 1-800-922-3140), Monday–Sunday, 8 a.m.–8 p.m.

- **Option — Enroll online**

If you want to enroll online, please visit [www.bcbsnc.com/medicare](http://www.bcbsnc.com/medicare).

If I can answer any questions or assist you in completing an enrollment form, please feel free to call me directly at the toll-free number shown below. I look forward to speaking with you.

Sincerely,

Direct Sales

BLUE CROSS AND BLUE SHIELD OF NORTH CAROLINA

P.S. For more information about Medicare benefits and services, including general information about Medicare prescription drug coverage, you may call Medicare at 1-800-MEDICARE (1-800-633-4227) and TTY/TDD users should call 1-887-486-2048. You can call 24 hours a day, seven days a week.

BCBSNC is a Medicare Advantage organization with a Medicare contract to provide HMO and PPO plans. BCBSNC does not discriminate based on color, religion, national origin, age, race, gender, disability, handicap, sexual orientation, genetic information, source of payment or health status as defined by CMS. All qualified Medicare beneficiaries may apply. You must be entitled to Medicare Part A and enrolled in Medicare Part B, and reside in the CMS-approved service area. You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or other third party.

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