2026



BlueCross BlueShield of North Carolina

Your Medicare Answer Guide

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Easy-to-follow Medicare planning checklist INSIDE

Safeguard your health – both physical and financial – with a Medicare plan that takes care of the whole you.

Medicare enrollment begins soon! To help you prepare, Blue Cross and Blue Shield of North Carolina (Blue Cross NC) has designed no-obligation, free tools and resources, like this guide and planning checklist, that you can use to make decisions with confidence.

Whether you're just becoming eligible for Medicare or your needs have changed, our commitment to helping you get the coverage that's right for you remains the same. We offer Medicare plans in all 100 North Carolina counties, and our North Carolina-based teams are available over the phone or in person to get you the help you need. For over 90 years, we've helped North Carolinians navigate life's changes, and we're proud to be preferred by more North Carolinians than any other plan.[1]

1 Blue Cross NC internal membership data as of June 2024.



Important things to consider:

We know you have a lot of choices when it comes to your Medicare coverage, and the differences between them can be confusing. But we're committed to helping you get the coverage that's right for you. This guide covers what you need to know to get ready for annual enrollment, including:

- Medicare's Annual Enrollment Period dates
- Answers to common questions about Medicare
- Why Medicare Advantage is such a popular choice for so many North Carolinians
- How to get a local, all-in-one plan with coverage that works harder for you
- What to do before Medicare's Annual Enrollment Period starts on October 15

Contact a local Blue Cross NC Medicare plan expert

844-363-3590 (TTY: 711)
7 days a week, 8 AM to 8 PM ET

BlueCrossNC.com/Guide
BlueCrossNC.com/Locations

Or contact your Blue Cross NC Authorized Independent Agent

Medicare's Annual Enrollment Period

October 15



The first day you can enroll

December 7



The last day you can enroll

January 1



For coverage that will begin the first day of 2026

What is Medicare Advantage (also known as Medicare Part C)?

An easy, affordable way to cover your health care.

You can expect coverage for all the same services as Original Medicare (Parts A and B), but typically with lower out-of-pocket costs. Plus many plans offer benefits like prescription drug coverage and other extras that can save you a lot of money each year.

Part A + **Part B** + **Part D** (most plans) + **Additional Benefits**

Medicare options FAQs

Q: What's the difference between Original Medicare and Medicare Advantage?

A: Original Medicare (Parts A and B) provides hospital benefits, such as inpatient hospital care, skilled nursing care and hospice, and medical benefits, such as doctor visits, labs, emergency room services and some preventive care, like flu shots. Parts A and B are managed by the federal government. Original Medicare does not cover prescription drugs or other supplemental benefits.

A Medicare Advantage plan (Part C) gives you another option to get the right benefits for you. Medicare Advantage plans are available through private insurers, like Blue Cross NC. Medicare Advantage includes Parts A and B. Plus it also usually includes prescription drug benefits (Part D). Some Medicare Advantage plans include dental, vision, hearing and other supplemental benefits.

Q: Will Original Medicare cover all my needs?

A: Original Medicare (Parts A and B) was never designed to cover all your hospital and medical costs. In fact, even after an annual deductible, it only covers 80% of your provider coverage costs – the remaining 20% is still your responsibility.

That may not sound like much, but just one overnight stay in the hospital could leave you owing thousands of dollars!

Q: Does Original Medicare cover routine dental, hearing and vision care?

A: No. However, many Medicare Advantage plans include routine comprehensive dental, hearing and vision coverage.

Q: Why do so many North Carolinians sign up for Medicare Advantage plans instead of relying on Original Medicare alone?

A: All-in-one coverage

You can choose a plan that includes prescription drug coverage (Part D) as well as other benefits such as dental, vision and hearing.

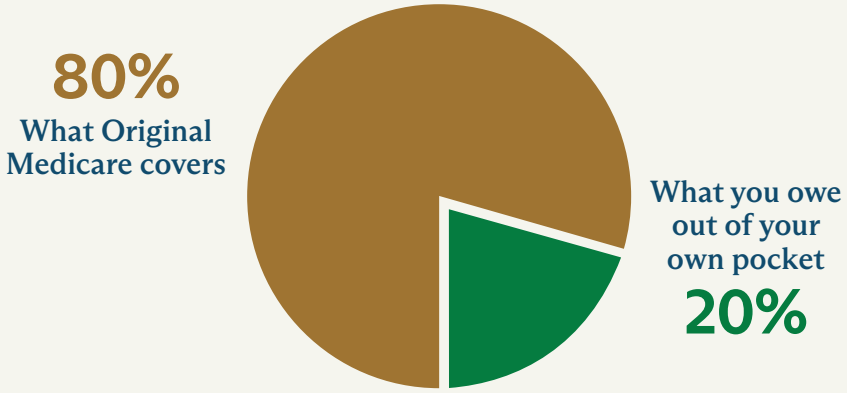
Limits on out-of-pocket costs

Unlike Original Medicare, Medicare Advantage plans put a cap on your out-of-pocket covered medical expenses. Once you hit the cap, the plan pays 100% of your covered costs!

Affordability

Many plans offer more comprehensive coverage for a lower out-of-pocket cost than Original Medicare alone. Keep in mind that you must pay your Medicare Part B premium in addition to the Medicare Advantage plan premium (but some Medicare Advantage plans may offer a Part B premium deduction!).

Relying on Original Medicare alone could cost you thousands!



Our commitments to Blue Cross NC's Medicare community:

Low costs – Each of our Medicare plans has different monthly premiums, deductibles and copayments so you can pick the one that fits your needs and budget. Most of our plans offer a $0 premium, and all plans have an out-of-pocket maximum to limit your healthcare costs.[1]

An extensive provider network – Every insurance company has different provider networks. You want to pick one that includes your preferred doctors and hospitals. Over 80,000 providers are in our network – that's 95% of physicians and 98% of hospitals across North Carolina.[2]

Local customer care – Some plans say they're local, but their office is somewhere across the country. We've been right here in North Carolina since 1933. We offer expert local help on the other end of the phone or in-person at one of our centers.

A reputation you can count on – For over 90 years, we've been dedicated to being your not-for-profit health insurer. It's important to enroll in a Medicare plan that you can trust – one with decades of experience and a proven track record. We're proud that more than 4.1 million North Carolinians rely on us for their health insurance.[3]

Overall value – Medicare Advantage plans are often more affordable with more comprehensive coverage than Original Medicare. Plus, many of our plans come with extra benefits like allowances to help pay for your health care needs.

Pharmacy – Whether you're thinking of adding a Part D prescription drug plan onto Original Medicare or opting for an all-in-one Medicare Advantage (Part C) plan, Blue Cross NC is committed to keeping prescriptions accessible and affordable. Our plan offers access to a network of pharmacies, including the option to use mail order for added convenience. And many of our plans have no deductible on generic drugs and some prescriptions.[1]

1 Available on select plans. Note: Not all plans available in all areas.
2 Blue Cross NC Provider internal data; percentages indicated represent Blue Cross NC's PPO network as of May 31, 2024.
3 Blue Cross and Blue Shield of North Carolina Foundation internal data, January 2024.

Check out our handy Medicare planning checklist

At Blue Cross NC, we're committed to making healthcare better for all – and that starts with equipping you to make the right Medicare choice for your healthcare needs and budget. Use this checklist to help you prepare for enrollment this fall.

I'm looking for:	Available with my current plan?	
☐ A plan with a low (or no) premium	◯ Yes	◯ No
☐ Dental & Vision allowances	◯ Yes	◯ No
☐ Hearing services	◯ Yes	◯ No
☐ Member rewards program	◯ Yes	◯ No
☐ Fitness program	◯ Yes	◯ No
☐ Over-the-counter allowance	◯ Yes	◯ No
☐ Non-emergency medical transportation	◯ Yes	◯ No
☐ In-home support services	◯ Yes	◯ No
☐ Support for caregivers	◯ Yes	◯ No
☐ Post-discharge recovery meals	◯ Yes	◯ No
☐ Personal emergency response system	◯ Yes	◯ No
☐ Dedicated customer service located in North Carolina	◯ Yes	◯ No

Blue Cross NC has the right plan for you! Talk with one of our local experts or go online to see all the Medicare plans available where you live.

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Get ready to enroll on October 15!

We're here for you. Let's chat about your options today!

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NC | Medicare

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