

<b>What is a Medicare Supplement?</b>	Medicare Supplement plans cover the gaps in Original Medicare such as deductibles, co-payments and coinsurance.
<b>Medicare Supplement Plans Available in New York:</b>	Modernized Plans: A, B, F, G & N Pre-65/Disability Plans: A, B, F, G & N
<b>Service Area</b>	Albany, Clinton, Essex, Fulton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren or Washington counties (proof of residency required with application)
<b>Waiting Period</b>	6-month benefit waiting period for coverage of any condition for which medical treatment or advice received within the 6 months prior to the effective date of this policy.  Time covered under any other health insurance (creditable coverage) will be counted toward reducing this 6-month benefit waiting period, if there is not a break in coverage greater than 63 days between the termination of the other coverage and the effective date of this policy.
<b>Underwriting and Plan Switching/Transfers</b>	New York is Guaranteed Acceptance. There is no underwriting.  Plans A, B, F, G & N: Members can move/switch plans without underwriting Downgrade (to A, B, G & N): Allowed anytime beginning the 1st of the month following request. Lateral & Upgrade (to A, B, F, G & N): Movement is limited to once per 12 month period from the last effective date change.
<b>Premium Rates (January Renewal)</b>	Based on: <ul style="list-style-type: none"> <li>▪ Area</li> <li>▪ Plan selection (Community rated)</li> </ul>
<b>Billing Options &amp; Discounts</b>	<ul style="list-style-type: none"> <li>▪ Empire will accept premium payments made on behalf of an applicant or member from <b>ONLY</b> the following: <ul style="list-style-type: none"> <li>– Family member related by blood, marriage or adoption;</li> <li>– Legal Guardian and/or Conservator;</li> <li>– Powers of Attorney; or</li> <li>– A Trustee acting on behalf of the member that is a Beneficiary of the Trust.</li> </ul> </li> <li>▪ Monthly premium – Automatic bank draft (EFT) only; <b>receive \$2 discount on monthly premium</b></li> <li>▪ Quarterly premium – Direct Bill</li> <li>▪ Annual premium – Direct Bill; <b>receive \$48 discount by paying premium for the entire year</b> (Note: Based on the policy effective date, the discount may be pro-rated the first year.)</li> </ul>
<b>Send Money with Application?</b>	<b>NO</b> – do not send payment with application, whether applying online or via paper submission
<b>SilverSneakers®</b>	<b>SilverSneakers®</b> is included in all Modernized Medicare Supplement Plans in New York as a value added program.

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<b>Discount Programs</b>	<p><b>SpecialOffers</b>, offering discounts from various vendors for:</p> <ul style="list-style-type: none"> <li>▪ Vision and hearing discounts</li> <li>▪ Health and Wellness</li> <li>▪ Weight loss programs</li> <li>▪ Fitness club memberships</li> <li>▪ Eldercare support</li> </ul> <p><b>NOTE:</b> In accordance with NY regulations, <b>SpecialOffers</b> is <b>NOT</b> to be discussed with prospective members. Members will receive information on <b>SpecialOffers</b> once enrolled.</p>
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## Plan Offerings: Open Enrollment; Guaranteed Issue; Plan Transfers

New York is Guaranteed Acceptance. **All plan changes require a new application.**

New York	
Effective 7/1/2018	
Open Enrollment	
Turning age 65 <b>OR</b> first enroll into Medicare Part B	Available Offerings: All Plans in the Market (A, B, F, G, N)
Guaranteed Issue Situation	
<b>All GI Situations:</b>	Available Offerings: All Plans in the Market (A, B, F, G, N)
Disabled	
<b>NY-Disabled</b>	All marketed plans available.
Tobacco Rating	
<b>NO</b> Tobacco Rating in NY.	
Renewal Dates	
All Plans Renew on January 1.	

*Discounts and vendors through SpecialOffers are subject to change without prior notice. Empire BlueCross does not endorse and is not responsible for the products, services or information provided by the SpecialOffers vendors. Discounts through SpecialOffers and SilverSneakers® are not insurance and are not part of the Medicare Supplement plans. The SilverSneakers® Fitness Program is provided by Tivity Health, an independent company.*

Services provided by Empire HealthChoice Assurance, Inc., licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

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