

November 2019

Dear Valued Member:

We have some important information to share with you about the Blue Cross and Blue Shield of Nebraska (BCBSNE) Educators' Medicare Supplement Plan health and dental coverage.

Your coverage is scheduled to automatically renew on Jan. 1, 2020. No action is required by you if wish to keep the plan you currently have.

If you would like to switch from Plan F to Plan G, or vice versa, with an **effective date of Jan. 1, 2020**, you may do so with no medical underwriting. Please note these important dates:

- If you are interested in changing plans, please contact our Member Services department no later than **Dec. 15, 2019** so that we can send you a new enrollment form.
- Once received, please complete and return the enrollment form to us by **Jan. 15, 2020**.

If you are unable to satisfy these deadlines, your request will be subject to medical underwriting and may be denied. Please note, if your request is denied, you may keep your current plan.

New ID cards

We are enhancing our claims and membership platform to help us improve how we communicate with you. You can expect to receive a new card that will have the same look as your current card, but it will have a new prefix (YKV), ID number and customer service telephone number. Beginning Jan. 1, 2020, please show your new card to your doctor, dentist* or health care facility when receiving services to help ensure your claims will be processed in a timely manner. Additionally, the Explanation of Benefits (EOB) for your claims will have a new, clearer layout. Since claims with a date of service on or before Dec. 31, 2019, will be processed on our old system, you may see both versions of our EOBs.

*If you have dental coverage with us.

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Monthly Premium Beginning Jan. 1, 2020

BCBSNE and the NSEA-Retired board have reviewed the rates and benefits for the Educators' Medicare Supplement Plan. There will be no premium increase for 2020. Please see the charts below for your monthly premium effective Jan. 1, 2020.

Educators' Medicare Supplement Plan F Monthly Premiums		
Age Bracket	Without Dental Coverage	With Dental Coverage
Through age 66	\$160.23	204.04
Age 67-69	\$177.17	220.98
Age 70-74	\$208.20	252.01
Age 75-79	\$242.38	286.19
Age 80-84	\$258.64	302.45
Age 85+	\$268.40	312.21

Educators' Medicare Supplement Plan G Monthly Premiums		
Age Bracket	Without Dental Coverage	With Dental Coverage
Through age 66	\$148.05	191.86
Age 67-69	\$163.71	207.52
Age 70-74	\$192.38	236.19
Age 75-79	\$223.96	267.77
Age 80-84	\$238.99	282.80
Age 85+	\$248.00	291.81

Please remember, since your plan is age rated, your premium may change in the coming year if you have a birthday that moves you to a new age bracket. That premium change will begin the first of the month following your birthday. For example, if you are 66 years old now and will turn 67 in May, your premium beginning Jan. 1 will be the premium shown in the "Through age 66" age bracket. After you turn 67 in May, your premium will change to the premium shown in the "Age 67-69" age bracket beginning June 1.

Questions?

Please read the enclosed material for more information. If you have any questions, contact our Member Services department at 888-592-8960. One of our representatives will be available to help you from 7:30 a.m. to 6 p.m. CT, Monday through Friday.

Sincerely,

Blue Cross and Blue Shield of Nebraska