

Embargoed for Release
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**BLUE CROSS AND BLUE SHIELD OF FLORIDA INTRODUCES
LOW-COST MEDICARE SUPPLEMENT INSURANCE PLAN
FOR MEDICARE BENEFICIARIES IN NORTHEAST FLORIDA**

JACKSONVILLE -- Blue Cross and Blue Shield of Florida (BCBSF) today introduced **Advantage65 Select**, a low-cost Medicare supplement insurance (Medigap) plan for Medicare beneficiaries in Duval, St. Johns and Flagler Counties. **Advantage65 Select** is the result of a unique agreement between BCBSF and area health care providers.

In addition to premiums which are approximately 20-percent lower than with other Medigap plans, another **Advantage65 Select** feature which makes it an attractive alternative is low-cost access to quality health care from both physicians and hospitals.

Under the plan, beneficiaries are only responsible for the Medicare Part B deductible. For routine health care, they must choose a local **Advantage65 Select** provider. Emergency care is covered at any hospital or doctor.

In Duval County, **Advantage65 Select** providers include Memorial Medical Center, Riverside Hospital, St. Vincent's Medical Center and many physicians. St. Johns County providers include Flagler Hospital/East, Flagler Hospital/West and many physicians. Memorial Hospital/Flagler and many physicians are **Advantage65 Select** providers in Flagler County.

"The continued success of BCBSF's managed care plans illustrates how the company can help reduce health care costs for senior citizens," said Paul Jennings, BCBSF vice president for Direct Markets. "With **Advantage65 Select**, significant savings are passed to Medicare beneficiaries."

The plan was developed by BCBSF in response to beneficiaries' desire for a Medigap plan that reduces health expenses and offers low-cost access to quality care. BCBSF research, documenting good utilization of **Advantage65 Select** providers by beneficiaries in other areas of the state where the plan is available, indicates the plan offers beneficiaries the flexibility and access they need.

Medicare beneficiaries in Duval, St. Johns and Flagler Counties can call any local BCBSF agent for more information about **Advantage65 Select**.

KEY MESSAGES
Advantage65 Select INTRODUCTION

- o **Advantage65 Select's** premiums are approximately 20-percent lower than other Medigap plans.
- o Another feature which makes **Advantage65 Select** an attractive alternative is low-cost access to quality health care from both physicians and hospitals.
- o **Advantage65 Select** is the result of a unique agreement between BCBSF and area health care providers.
- o The continued success of BCBSF's managed care plans illustrates how the company can reduce health care costs for senior citizens.
- o With **Advantage65 Select**, significant savings are passed to Medicare beneficiaries.
- o Medicare beneficiaries desire a Medigap plan that reduces health care expenses and offers low-cost access to quality care.
- o BCBSF market research documenting good utilization of **Advantage65 Select** providers by beneficiaries in other areas of the state where the product is available indicates the plan offers beneficiaries the flexibility and access they need.
- o With today's introduction, **Northeast Florida** joins other areas of the state as an **Advantage65 Select** provider.

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FACT SHEET
Advantage65 Select

o **What is Advantage65 Select?**

Advantage65 Select is Blue Cross and Blue Shield of Florida's (BCBSF) new low-cost Medicare supplement insurance (Medigap) plan for Medicare beneficiaries. Medigap plans cover Medicare beneficiaries' out-of-pocket health expenses.

o **How is Advantage65 Select different from traditional Medigap plans?**

Advantage65 Select's premiums are approximately 20-percent lower. The plan also offers low-cost access to quality health care from both physicians and hospitals.

The plan is the result of a unique agreement between BCBSF and area health care providers, which enables the company to pass significant savings to Medicare beneficiaries.

o **Why is BCBSF introducing Advantage65 Select in Northeast Florida?**

BCBSF developed the plan in response to beneficiaries' desire for health insurance that reduces health expenses and offers low-cost access to quality health care.

BCBSF market research, documenting good utilization of **Advantage65 Select** providers by beneficiaries in other areas of the state where the plan is available, indicates that beneficiaries have the rates, access and care they want.

o **What are the other key benefits of Advantage65 Select?**

Beneficiaries will not be billed for charges in excess of the amount allowed by Medicare with **Advantage65 Select**.

The plan offers special hospital services such as preferential check-in and check-out and room upgrades from semi-private to private at no extra charge (as available).

Emergency care at any provider is covered by the plan.

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o **What expenses are policyholders responsible for under Advantage65 Select?**

Policyholders are only responsible for their premiums, which are approximately 20-percent lower, and the Medicare Part B deductible.

In order to receive full benefits, policyholders must use **Advantage65 Select** providers for routine care. If they elect to use a non-participating physician, Medicare benefits still apply.

Emergency care at any provider is covered by the plan.

o **What hospitals and physicians participate in Northeast Florida?**

In Duval County, **Advantage65 Select** providers include Memorial Medical Center, Riverside Hospital and St. Vincent's Medical Center. St. John's County providers include Flagler Hospital/East and Flagler Hospital/West. Memorial Hospital/Flagler is a Flagler County provider.

Many doctors in each county are **Advantage65 Select** providers.

o **Where else is the plan available in Florida?**

Advantage65 Select is also available in the St.Pete.-Tampa area, the Orlando area, the Daytona Beach area, the Ft. Myers-Port Charlotte area and the Pensacola area.