

2026

GROUP SENIOR GOLDSM BASIC MEDICARE SELECT



ACCESS AND PROTECTION

National coverage – This plan uses the Aware[®] Network so you can travel anywhere in the United States and receive plan benefits from any provider that accepts Original Medicare assignment. No referrals needed.

Reduced costs – The plan limits your out-of-pocket costs for Original Medicare copays, coinsurance and deductibles for Medicare-eligible services and supplies.

Online member account – Gives you quick access to important health information and resources specific to your plan benefits.

BUILD HEALTHY HABITS

Our Group Medicare Supplement plans include benefits, tools and resources to help you create healthier habits, stay well and keep fit.

Preventive services – Includes coverage for various routine services and screenings including one routine physical examination, eye examination, and hearing screening per calendar year at no additional cost.

Fitness program – Stay active with the SilverSneakers[®] fitness program, which includes thousands of fitness locations nationwide, with live online and on-demand classes — all at no additional cost. Visit silversneakers.com.

Quitting tobacco and vaping support –

Personalized guidance and ongoing support for developing a quit plan.

Nurse line – Registered nurses are available 24 hours a day, seven days a week to answer your questions.

Vision and hearing – Receive one routine hearing screening and eye exam per year at 100%, no additional cost, plus Blue365[®] discounts on hearing aids and eyewear at participating providers.

MEMBER SUPPORT

Blue Cross and Blue Shield of Minnesota has been supporting Medicare since it began.¹ You can feel confident choosing Blue Cross and can count on us for expert service and support.

SERVING MINNESOTA AS A NONPROFIT FOR NEARLY A CENTURY²

¹The Blue Cross and Blue Shield of Minnesota Story, A Sixty-Year History, published 1993, Blue Cross and Blue Shield of Minnesota. ²bluecrossmn.com/about.

SilverSneakers[®] is a registered trademark of Tivity Health, Inc., an independent company that provides health and fitness programs.

Blue365[®] is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and/or Blue Shield plans.

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This chart is an overview of medical benefits provided by this plan. For complete information about benefits and additional plan details including coverage limits that may apply refer to the Summary of Coverage and Disclosure of Information.

MEDICARE-ELIGIBLE SERVICES		MEMBER PAYS:
Annual medical deductible Amount you pay before coverage begins		Medicare Part A deductible: \$0 Medicare Part B deductible: Varies ³
Annual out-of-pocket maximum Most you will pay each year for covered healthcare		No maximum
Office visits (in-person or telehealth) Primary care Specialists	\$0 \$0	
Diagnostic tests and radiology services Lab services and X-rays	\$0 \$0	
Preventive services⁴ Including Original Medicare-covered services plus Annual Wellness Visits, routine physical, hearing tests, and eye exams	\$0	
Inpatient hospital care (per stay)	\$0	
Skilled nursing facility care Up to 100 days each benefit period	\$0	
Outpatient care Outpatient hospital surgery Outpatient observation stay Ambulatory surgical center	\$0 \$0 \$0	
Diabetes services and supplies⁵	\$0	
Emergency care Within the United States Worldwide	\$0 20% coinsurance	
Urgent care Within the United States Worldwide	\$0 Not covered	
EXTRA BENEFITS		
Online wellness marketplace		Get easy access to discounts on health and wellbeing products and services and gym memberships, plus get Blue365® discounts on hearing aids and eyewear at participating providers.

³Members eligible for Original Medicare Part A prior to January 1, 2020, pay a \$0 Part B deductible. Members eligible for Original Medicare Part A on or after January 1, 2020, must pay the full Part B deductible. ⁴Annual service and/or coverage limits apply. ⁵Senior Gold provides additional coverage for certain diabetic supplies and services not covered by Medicare Part B or Part D.

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For information about the premium you will pay for this coverage, contact your group benefit plan administrator. You must also continue to pay your Medicare Part B premium.

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