

2025

GROUP SENIOR GOLDSM



A Medicare Supplement plan that offers coverage and peace of mind.

Group Senior Gold from Blue Cross and Blue Shield of Minnesota provides you with coverage to supplement Original Medicare.

COVERAGE YOU CAN RELY ON

Enjoy these plan features:

- **Medical coverage when and where you need it** – 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.
- **Worldwide coverage** – Emergency care received outside of the United States is covered at 80%.
- **Preventive care** – 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.
- **Immediate protection** – You are covered right away for deductibles, copays and coinsurance for Medicare-eligible services and supplies. Depending when your Medicare Part A is effective, you may be responsible for the annual Medicare Part B deductible.

BUILDING HEALTHY HABITS

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

- **Nurse line** – A nurse is available 24 hours a day, seven days a week to answer health-related questions.
- **Quitting tobacco and vaping support** – A wellness coach is available to help you develop and maintain a plan to quit.

- **Online wellness marketplace** – Get easy access to discounts on health and wellbeing products and services and gym memberships with Blue365[®].
- **Member website** – Search for a doctor in your network, track the status of claims, view, print or order member ID cards, and more when you log in at bluecrossmn.com/Members.
- **Vision and hearing** – Receive annual routine screenings at no additional cost, plus discounts on hearing aids and eyewear at participating providers with Blue365[®].
- **Fitness program** – Stay active with the SilverSneakers[®] fitness program, which includes thousands of fitness locations, 50+ fitness classes and on-demand workout videos, workshops and online classes — all at no additional cost. Visit Silversneakers.com.

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

blue365deals.com

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

FEEL CONFIDENT CHOOSING BLUE CROSS

Blue Cross has been serving Minnesota as a nonprofit for more than 90 years.* We look forward to making a healthy difference in your life for years to come.

*bluecrossmn.com/about

Blue Cross[®] and Blue Shield[®] of Minnesota and Blue Plus[®] are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

2025 GROUP SENIOR GOLD

This chart highlights the medical benefits of Group Senior Gold. For information about Original Medicare benefits and additional details, including coverage limits that may apply, refer to the Summary of Coverage and Disclosure of Information. **Benefits shown are the amount you pay for Medicare-eligible services and supplies.**

BENEFIT CATEGORY	
Deductible Amount you pay before coverage begins	\$0 Medicare Part A deductible, Part B deductible varies ²
Annual out-of-pocket maximum Most you will pay each year for covered healthcare	Not applicable
Part B excess charges	\$0
Doctor office visits Primary care, specialists, chiropractic and podiatry services	\$0
Diagnostic tests, radiology services, lab services and X-rays	\$0
Preventive services¹ Including Original Medicare covered services plus Annual Wellness Visits, routine physical, hearing tests and eye exams	\$0
Cancer screenings¹	\$0
Emergency care Within the United States	\$0
Urgently needed care Within the United States	\$0
Worldwide emergency care	20% coinsurance
Inpatient hospital care Per benefit period	\$0
Skilled nursing facility care Up to 100 days each benefit period	\$0
Outpatient care Therapy/outpatient visits, certain lab services, outpatient or ambulatory surgical center visits	\$0
Diabetes services and supplies³	\$0
Durable medical equipment, prosthetics	\$0

¹Annual service and/or coverage limits apply.

²Members eligible for Original Medicare prior to January 1, 2020, pay a \$0 Part B deductible. Members eligible for Original Medicare on or after January 1, 2020, must pay the full Part B Deductible.

³Senior Gold provides additional coverage for certain diabetes supplies and services not covered by Medicare Part B or Part D.

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

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