

# MedigapSecurity

## Medicare Supplement plans for employer groups

MedigapSecurity plans are standardized Medicare Supplement plans designed to help pay for some of the “gaps” in health care costs not covered by Original Medicare.

Independence Blue Cross (IBX) offers six MedigapSecurity plans: A, B, C, F, F High Deductible, and N.\* These six plans are designed to pay for expenses not paid for by Original Medicare. The plans provide coverage that keeps pace with Medicare changes in deductibles and coinsurance and offer members:

- Coverage for deductibles, copays, and coinsurance — the gaps that members must pay
- Coverage for any doctor or at any hospital that accepts Medicare
- Coverage from providers that accept Original Medicare when traveling anywhere in the United States
- No referrals and no networks
- Optional prescription drug coverage — Select Option® PDP

## Why choose Blue?

IBX offers an extensive portfolio of Medicare products for group customers, including Medicare Advantage HMO and PPO plans, prescription drug plans, and Medicare Supplement options.

Show your employees that you understand their unique health care needs as they become eligible for Medicare while protecting your bottom line and premium costs at the same time.

- **Choice** — comprehensive group Medicare plans
- **Affordability** — at a low cost
- **Quality** — plans that meet unique needs
- **Stability** — low impact to your bottom line
- **Sustainability** — for both you and your employees

## Questions?

Contact your broker, or call Independence Blue Cross at **1-866-319-5777**.



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**MedigapSecurity covers the gaps in Medicare — with no referrals and no network!**

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**MedigapSecurity**

Benefits underwritten by Independence Blue Cross and Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

\* Although the series of plans does not include prescription drug benefits (Part D), your members can select an individual prescription drug plan with any of the MedigapSecurity plans.

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