

Medicare Supplement Plans
from Carolina Care Plan



PLAN INFORMATION



CAROLINA CARE PLAN[®]
A MEDICAL MUTUAL OF OHIO COMPANY



Table of Contents

Medicare Supplement Plans from Carolina Care Plan

Am I Eligible for Medicare Supplement Plans?	2
Medicare Supplement Plans from Carolina Care Plan	2
Why Choose Carolina Care plan?	2
Your Get-Well Card	3
Consumer's Satisfaction Guarantee	3
Advantages of Medicare Supplement Plans	3
How Is My Premium Determined?	4
Your Premium Payment Options	4
Policy Information	4
When Is the Best Time to Enroll?	5
How Do I Apply?	5

Medicare Supplement Plans from Carolina Care Plan

Medicare Supplement Plans from Carolina Care Plan offer supplemental health insurance that fill in some of the “gaps” in your Medicare coverage. Medicare Supplement Plans pay for expenses that Medicare Part A and B just don’t cover, like deductibles and coinsurance amounts.

Medicare Supplement Plans give you peace of mind—now and in the future.



Am I Eligible for Medicare Supplement Plans?

Carolina Care Plan offers Medicare Supplement Plans that meet state and federal regulations. You are eligible to enroll in a Medicare Supplement plan if you are:

- Enrolled in both Medicare Parts A and B.
- A permanent resident of South Carolina at least six months of the year.
- At least 65 years old.

Medicare Supplement Plans from Carolina Care Plan

Medicare Supplement Plans include plans A, B, C, F and High Deductible Plan F. We offer some plans that pay the Medicare Part A and Part B deductibles and some plans that do not. Be sure to evaluate and compare all the benefits and premium rates in each plan in order to select the option that’s best for you. Please refer to the *Outline of Coverage* included in this packet for more details and plan summaries.

Why Choose Carolina Care Plan?

As a trusted health insurance company for more than 25 years, we are proud to have always offered high-quality, affordable health plans for both our group and individual customers. Medicare Supplement Plans from Carolina Care Plan are no different. As part of the Medical Mutual of Ohio® family of companies, we offer superior customer service to more than three million members.



Your Get-Well Card

Carolina Care Plan identification card is accepted by any doctor, specialist or hospital who accepts Medicare — in your town and across the nation. Your card offers you peace of mind when you travel within the United States.

Carolina Care Plan's Satisfaction Guarantee

Your satisfaction is guaranteed. If you find that you are not satisfied with your policy, contact your insurance agent and ask them to return your policy to Carolina Care Plan. If your policy is returned to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all your payments.

Advantages of Medicare Supplement Plans

- Choice of any doctor, specialist or hospital who accepts Medicare.
- Guaranteed renewable policy.
- No medical examination required.



Medicare Supplement Plans

from Carolina Care Plan



How Is My Premium Determined?

Carolina Care Plan determines your premium based upon your attained age, gender and tobacco use. Your premium will change each year on the anniversary date of your policy. Premiums are adjusted as a result of your age, overall healthcare costs and changes in Medicare. You will receive a 31-day advance written notice of a premium change. Carolina Care Plan can only raise your premium if we raise the premium for all policies like yours in South Carolina. To determine your monthly premium, refer to the *Outline of Coverage* included in this packet.

Your Premium Payment Options

- **Automatic Bank Deductions**
By selecting this option you authorize your bank to transfer funds from your checking or savings account directly to Carolina Care Plan to pay your premiums each month.
- **Home Billing**
This option allows you to be billed at your home on a monthly basis.

Policy Information

This document is not your insurance contract. Your policy may not fully cover all of your medical costs. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

- **Policy Replacement**
If you are replacing another health insurance policy, do **not** cancel it until you have actually received your new policy and are sure you want to keep it.
- **Policy Cancellation**
Carolina Care Plan cannot cancel your policy because of age or benefit use. The only reasons for cancellation would be a material misrepresentation or non-payment of premium.

When Is the Best Time to Enroll?

If you enroll in a Medicare Supplement Plan from Carolina Care Plan during your open enrollment period, which is within six months after your enrollment in Medicare Part B, you are guaranteed acceptance.

You will not need to answer any medical questions or meet any medical underwriting requirements if you are enrolling during your open enrollment period or if you qualify for guaranteed acceptance because you had other health insurance coverage. (Carolina Care Plan must receive your application and a copy of the termination notice from your prior insurer within 63 days of the termination of your prior insurance.)

If you miss applying for Carolina Care Plan's Medicare Supplement Plans during the first six months after enrolling in Medicare Part B or do not qualify for guaranteed acceptance, you may still apply for Medicare Supplement Plans. For acceptance, you must answer the medical questions in Section 6 of the included application and meet the medical underwriting requirements. You are not required to take a medical exam.

How Do I Apply?

- **Complete the application.**
Use a ballpoint pen. Answer truthfully and completely all medical questions in Section 6, unless you are enrolling during your open enrollment period or qualify for guaranteed acceptance.
- **Complete the "Notice of Replacement Form," if necessary.**
- **Review the application.**
Be sure that all information has been properly recorded. Carolina Care Plan may cancel your policy if you leave out or falsify important information.
- **Sign and date the completed application form.**
Return it to your insurance agent along with the appropriate premium payment.

If you have questions, please contact your insurance agent.



Notes

A large, light green rounded rectangle with horizontal lines, intended for writing notes. It is positioned in the center of the page, below the 'Notes' header and above the page number. The rectangle is empty and ready for use.

Notes

A large, vertically oriented rectangular area with rounded corners, filled with horizontal lines for writing notes. The lines are evenly spaced and extend across the width of the area. The background of this area is a light green color, matching the overall theme of the page.

Notes

A large, light green rounded rectangle with horizontal lines, intended for writing notes. It is positioned in the center of the page, below the 'Notes' header and above the page number. The lines are evenly spaced and extend across the width of the box.

MEDICARE SUPPLEMENT PLANS FROM CAROLINA CARE PLAN

Carolina Care Plan®

201 Executive Center Drive
Columbia, SC 29210-8406

Visit CarolinaCarePlan.com.