



**2025**

**BlueChoice 65, BlueChoice 65 SELECT,  
BlueChoice 65 PLUS, BlueChoice 65 SELECT PLUS**  
*Medicare Supplement Programs*



**Blue Cross and Blue Shield of Louisiana (Louisiana Blue) has been insuring Louisianians for 90 years. We give you the choices you deserve when it comes to your health. That's why we're proud to offer you BlueChoice 65, our series of Medicare supplement plans designed especially for people 65 and older.**



This brochure is presented for general information only. It is not a contract nor intended to be construed as a contract. If there is any discrepancy between this document and the BlueChoice 65 contract, the contract will govern the benefits paid. For complete information, please refer to the contract or visit [www.lablue.com/contract-booklet](http://www.lablue.com/contract-booklet).

BlueChoice 65 refers to contracts #40XX1488, #40XX1489, #40XX1490, #40XX1491 and #40XX2429; BlueChoice 65 SELECT refers to contracts #40XX1492, #40XX1493, #40XX1494, 40XX2430; BlueChoice 65 PLUS refers to contract #40XX2771; BlueChoice 65 SELECT PLUS refers to contract #40XX2772 and is not connected with or endorsed by the U.S. government or the federal Medicare program. Please see your agent for benefit exclusions, limitations and reductions. An agent may contact you.

## They Say With Age Comes Wisdom ...

... and no other local insurer knows more about life after 65 than Louisiana Blue. We've provided comfort and security to millions of Louisianians since 1934. Our roots run deep, and we're proud to extend our coverage to the people who share our history.

## BlueChoice 65 ... the Power of Choice

Turning 65 is a milestone that often brings new opportunities and decisions. One of these important decisions is healthcare coverage. You may be eligible for Medicare, but did you know that, by itself, Medicare won't cover all your expenses?

BlueChoice 65, our series of Medicare supplement plans, is designed to pay for many of the expenses Medicare doesn't pay. Our BlueChoice 65 plan options include A, B, F\*, G and N. Some of the options in this series include:

- Part A deductible coverage
- Part B deductible coverage
- Skilled nursing coinsurance
- Part B coinsurance
- Part B excess charges

## BlueChoice 65 SELECT Plans ... Selections and Savings

Our BlueChoice 65 SELECT and BlueChoice 65 SELECT PLUS plans feature lower premiums and a select network of hospitals where you do not have to pay the Part A deductible and coinsurance. Medicare supplement BlueChoice 65 SELECT Plans B, F\*, G and N and BlueChoice 65 SELECT PLUS Plan G allow you to keep your doctor and when you use a select hospital for inpatient services, you pay no Part A deductible or coinsurance. These select hospitals have agreed to cut certain costs so we can pass the savings on to you. To purchase a BlueChoice 65 SELECT or BlueChoice 65 SELECT PLUS plan, you must reside within a 50-mile geographical radius from the nearest select hospital. Visit [www.lablue.com/findcare](http://www.lablue.com/findcare) to search the BlueChoice 65 SELECT Directory.

## BlueChoice 65 PLUS & BlueChoice 65 SELECT PLUS ... Dental Benefits and More Value

Our BlueChoice 65 PLUS and BlueChoice 65 SELECT PLUS plans offer all features of the BlueChoice 65 and BlueChoice 65 SELECT benefits with additional dental benefits. Preventive and basic dental services are covered at no cost to you up to \$1,200 per year.

Some of the benefits include:

- Oral exams
- Routine cleanings
- Horizontal bitewing X-rays
- Nonroutine, diagnostic and restorative services

In order to receive full benefits, dental services must be performed by a United Concordia contracted dental provider in the Advantage Plus network. To find a dentist in the United Concordia contracted dental provider network, visit [www.lablue.com/findcare](http://www.lablue.com/findcare) and search the dental directory.

## Benefits That Travel

Your Louisiana Blue ID card allows you to travel within the United States with confidence, knowing your healthcare benefits go with you almost anywhere. Most doctors and hospitals across the country instantly recognize the Cross and Shield as symbols that mean quality, reliable coverage. So, if you're out of town and need emergency medical treatment, you can go to the nearest medical facility and have covered benefits.

\*Plans F and F SELECT are not available to those that become newly Medicare eligible on or after January 1, 2020. Please talk to your agent to determine eligibility.

## Blue365<sup>®</sup> : Healthy Discounts and Deals

Blue365 offers you discounts on health and wellness resources, 365 days a year. You'll enjoy special discounts on many services, such as fitness memberships (in-person and virtual) and workout gear, wearable devices, meal delivery and nutrition programs, mental well-being resources, pet health resources, eye care, athletic footwear, hearing aids, and more. Register for your free online account at [www.blue365deals.com/BCBSLA](http://www.blue365deals.com/BCBSLA) to access these exclusive discounts.

©Blue Cross Blue Shield Association—All Rights Reserved. The Blue365 program is brought to you by the Blue Cross Blue Shield Association. The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and/or Blue Shield Companies. Blue Cross and Blue Shield of Louisiana is an independent licensee of the Blue Cross Blue Shield Association.

All BlueChoice 65 plans offer you:

- Freedom to choose almost any doctor
- Direct access to specialists
- Hospice care benefit
- Automatic claims filing
- Prompt local service
- Emergency care in the United States
- Competitive rates
- Blue365 health and wellness discounts
- Dental plan options available for purchase for individuals that do not have insured dental benefits
- Strength of the Cross and Shield

Please see your agent for a complete listing of benefits. Find additional information at [www.lablue.com/shop-plans/medicare](http://www.lablue.com/shop-plans/medicare).

## Some Commonly Asked Questions About BlueChoice 65:

### What are the advantages of choosing BlueChoice 65 SELECT or BlueChoice 65 SELECT PLUS?

The big advantage is that your monthly premium will be lower. We've contracted with select hospitals that have agreed to reduce certain costs so we can pass the savings on to you through lower premiums. You also have the freedom to choose almost any doctor to administer your care and to receive outpatient services at most medical facilities.

### Which hospitals participate in the BlueChoice 65 SELECT and BlueChoice 65 SELECT PLUS network?

Visit [www.lablue.com/findcare](http://www.lablue.com/findcare) and search the BC 65 SELECT Directory to find a hospital that participates in the BlueChoice 65 SELECT network.

### What's the difference among standard BlueChoice 65 supplemental coverage, BlueChoice65 SELECT, BlueChoice 65 PLUS and BlueChoice 65 SELECT PLUS?

The good news is you can enjoy the same great coverage with any plan. SELECT requires using one of the select hospitals in order for your Part A deductible and coinsurance to be covered, and PLUS features Plan G coverage plus additional benefits which include dental services. SELECT PLUS is simply the SELECT Plan G coverage, which requires using a select hospital, with additional dental benefits.

### With BlueChoice 65 PLUS and BlueChoice 65 SELECT PLUS, can I keep my own dentist?

In order to receive full benefits, dental services must be performed by a United Concordia contracted dental provider in the Advantage Plus network. Services performed by a nonparticipating provider will be allowed; however, members may be balance billed by out-of-network providers. To find a dentist in the United Concordia contracted dental provider network, visit [www.lablue.com/findcare](http://www.lablue.com/findcare) and search the dental directory.

## **With BlueChoice 65 SELECT and BlueChoice 65 SELECT PLUS, can I keep my own doctor?**

Yes, you can keep your own doctor or choose almost any doctor to administer your care. You don't need a referral to see a specialist.

However, your doctor must have admitting privileges to one of the select hospitals in the event you are hospitalized. If you're not sure whether your doctor has admitting privileges at your select hospital, just ask your doctor or hospital administrator.

## **What if my doctor does not have admitting privileges at a select hospital?**

You can ask your doctor to apply for admitting privileges at your select hospital. If he or she does not want to practice at this hospital and you do not want to change doctors, you may prefer our traditional standardized Medicare supplement policies.

## **Will I still receive Medicare benefits if I use a hospital that is not in the select network?**

Yes, Medicare will still pay its portion of the charges. You will be responsible for the deductible and coinsurance if you use a non-select hospital.

## **What if I need special care that is not available at a select hospital?**

If services are not available at a select hospital, we will cover your Part A deductible and coinsurance from a non-select hospital.

## **Do I have to use a select hospital for outpatient services?**

No. You can choose almost any medical facility for outpatient services. BlueChoice 65 SELECT and BlueChoice 65 SELECT PLUS requires only that you use a select hospital for inpatient services.

## **What if I'm away from home and have a medical emergency?**

If you are traveling in the United States and have a medical emergency, you should go to the nearest medical facility for treatment. We will cover your Part A deductible and coinsurance for emergency care if it is unreasonable for you to obtain services from a select hospital.







Blue Cross and Blue Shield of Louisiana  
HMO Louisiana  
Southern National Life

## **Nondiscrimination Notice**

Discrimination Is Against the Law

Blue Cross and Blue Shield of Louisiana and its subsidiaries, HMO Louisiana, Inc. and Southern National Life, comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. Louisiana Blue does not exclude people or treat them less favorably because of race, color, national origin, age, disability or sex.

Louisiana Blue and its subsidiaries:

- Provide people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, you can call the Customer Service number on the back of your ID card or email **MeaningfulAccessLanguageTranslation@lablue.com**. If you are hearing impaired call 1-800-711-5519 (TTY 711).

If you believe that Louisiana Blue or one of its subsidiaries failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you have the right to take the following steps:

- 1. If you are fully insured through Louisiana Blue or one of its subsidiaries, file a grievance in person or by mail, fax or email.**

Section 1557 Coordinator  
In Person: 5525 Reitz Ave. Baton Rouge, LA 70809  
Mail: P. O. Box 98012, Baton Rouge, LA 70898-9012  
Phone: (225) 298-7238 or 1-800-711-5519 (TTY 711)  
Fax: (225) 298-7240  
Email: Section1557Coordinator@lablue.com

- 2. If your employer sponsors a self-funded health plan and Louisiana Blue only serves as the Claims Administrator, contact your employer or your company's Human Resources Department. To determine if your plan is fully insured by Louisiana Blue or self-funded and sponsored by your employer, go to [www.lablue.com/checkmyplan](http://www.lablue.com/checkmyplan).**

Whether you are fully insured or covered by a self-funded health plan, you can file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

Mail: 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201  
Phone: 1-800-368-1019, 1-800-537-7697 (TDD)

This notice is available at [www.lablue.com](http://www.lablue.com).

# NOTICE

Free language assistance services and auxiliary aids are available. If needed, please call the Customer Service number at 1-800-495-2583. Hearing-impaired customers call 1-800-711-5519 (TTY 711).

Tiene a su disposición servicios de asistencia lingüística y ayudas auxiliares gratuitas. Si necesita ayuda, llame al Servicio de Atención al Cliente al 1-800-495-2583. Los clientes con discapacidad auditiva pueden llamar al 1-800-711-5519 (TTY 711).

Des services d'assistance linguistique gratuits et des aides auxiliaires sont disponibles. Si nécessaire, veuillez appeler le numéro du service client au 1-800-495-2583. Les clients malentendants peuvent appeler le 1-800-711-5519 (ATS 711).

Có sẵn dịch vụ hỗ trợ ngôn ngữ miễn phí và các phương tiện hỗ trợ. Nếu cần, vui lòng gọi Dịch vụ khách hàng theo số 1-800-495-2583. Khách hàng khiếm thính vui lòng gọi 1-800-711-5519 (TTY 711).

免费提供语言协助服务和辅助工具。如有需要，请拨打客户服务电话 1-800-495-2583。听障客户请拨打 1-800-711-5519 (TTY 711)。

تتوفر خدمات مساعدة لغوية ووسائل مساعدة إضافية مجانية. وفي حال الحاجة إلى هذه الخدمات، يُرجى الاتصال بخدمة العملاء على الرقم 1-800-495-2583. يُرجى من العملاء ذوي الإعاقة السمعية الاتصال على الرقم 1-800-711-5519 (خدمة الهاتف النصي 711).

Mayroong mga libreng serbisyo sa tulong sa wika at karagdagang tulong. Kung kailangan ito, mangyaring tawagan ang numero ng Serbisyo sa Customer sa 1-800-495-2583. Para sa mga customer na may kapansanan sa pandinig, tumawag sa 1-800-711-5519 (TTY 711).

무료 언어 지원 서비스와 보조 도구를 이용하실 수 있습니다. 필요한 경우 고객 서비스 번호 1-800-495-2583으로 전화해 주시기 바랍니다. 청각 장애가 있는 고객은 1-800-711-5519(TTY 711)로 전화하십시오.

Serviços de assistência de idioma e demais auxílios disponíveis gratuitamente. Se necessário, ligue para o Atendimento ao Cliente no telefone 1-800-495-2583. Clientes com deficiência auditiva devem ligar para 1-800-711-5519 (TTY 711).

ມີບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ເຄື່ອງຊ່ວຍເສີມພຣີ. ຖ້າຕ້ອງການ, ກະລຸນາໂທຫາບໍລິການລູກຄ້າ ທີ່ເບີ 1-800-495-2583. ລູກຄ້າທີ່ມີການໄຫຼ່ໃຫ້ໂທຫາ 1-800-711-5519 (TTY 711).

無料の言語アシスタンスサービスと介助用補助具をご利用いただけます。必要な場合は、カスタマーサービス番号1-800-495-2583までお電話ください。聴覚に障害のあるお客様は、1-800-711-5519 (TTY 711)までお電話ください。

زبان کے سلسلے میں مفت معاونت کی سہولیات اور اضافی معاونتیں دستیاب ہیں۔ ضرورت پڑنے پر کسٹمر سروس سے ان نمبر پر رابطہ کریں: 1-800-495-2583. سماعت کی کمی کے شکار افراد اس نمبر پر کال کریں: 1-800-711-5519 (TTY 711)

Bei Bedarf stehen Ihnen kostenlose Sprachhilfen und andere unterstützende Dienste zur Verfügung. Bitte wenden Sie sich dazu telefonisch an den Kundenservice unter 1-800-495-2583. Sollten Sie schwerhörig sein, wählen Sie bitte die 1-800-711-5519 (TTY 711).

خدمات کمک زبانی رایگان و ابزارهای کمکی جانبی در دسترس هستند. در صورت نیاز، لطفاً با «خدمات مشتریان» به شماره 1-800-495-2583 تماس بگیرید. مشتریان کمشنوا با 1-800-711-5519 (TTY 711) بگیرند.

Мы предоставляем бесплатные услуги языковой поддержки и вспомогательное оборудование. При необходимости позвоните в службу поддержки клиентов по номеру 1-800-495-2583. Телефон для клиентов с нарушениями слуха — 1-800-711-5519 (TTY 711).

มีบริการช่วยเหลือด้านภาษาและเครื่องสนับสนุนฟรี หากจำเป็น โปรดโทรติดต่อฝ่ายบริการลูกค้าได้ที่หมายเลข 1-800-495-2583 ลูกค้าที่มีความบกพร่องทางการได้ยิน โปรดโทรไปที่หมายเลข 1-800-711-5519 (TTY 711)

For more information call

**ALEXANDRIA**  
**(318) 442-8107**

4508 Coliseum Boulevard, Suite A  
Alexandria, LA 71303

**BATON ROUGE**  
**(225) 295-2527**

5525 Reitz Avenue  
Baton Rouge, LA 70809

**HOUMA**  
**(985) 853-5965**

1437 St. Charles Street, Suite 135  
Houma, LA 70360

**LAFAYETTE**  
**(337) 231-0005**

5501 Johnston Street  
Lafayette, LA 70503

**LAKE CHARLES**  
**(337) 480-5315**

219 West Prien Lake Road  
Lake Charles, LA 70601

**MONROE**  
**(318) 398-4955**

122 St. John Street  
Monroe, LA 71201

**NEW ORLEANS**  
**(504) 832-5800**

3235 North Causeway Boulevard  
Metairie, LA 70002

or

**(504) 518-7364**

Orleans Tower  
1340 Poydras Street, Suite 100  
New Orleans, LA 70112

**SHREVEPORT**  
**(318) 795-4911**

411 Ashley Ridge Boulevard  
Shreveport, LA 71106

---

**CUSTOMER SERVICE—BATON ROUGE**  
**1-800-392-4087**

5525 Reitz Avenue  
Baton Rouge, LA 70809-3802

[www.lablue.com](http://www.lablue.com)

---

LOUISIANA **BLUE** 