

Medicare Supplement

Quick Start Guide

BlueCross BlueShield Arizona

Plan Information at Your Fingertips

Quick Contacts

Member Services for Current Members Related to:

- Billing
- Claims
- Enrollment
- General inquiries

602-864-4122 in Arizona
1-800-232-2345, TTY: 711 (toll-free)

Hours: Mon. – Fri., 8 a.m. to 4:30 p.m.

Mailing Address — Claims

AZ Blue
P.O. Box 2924
Phoenix, AZ 85062-2924

Mailing Address — General

AZ Blue
P.O. Box 13466
Phoenix, AZ 85002-3466

Website

azblue.com/medicare

Welcome to Blue!

This guide will help you get the most from your AZ Blue Medicare Supplement plan. You'll find information to help you get the care you need and health and wellness extras to help you feel your best.

Sign up for an Online Member Account

Manage your AZ Blue health plan using our free, online member account. It's the most convenient and accurate way to find a doctor or specialist, view your claims and plan benefits, and much more. Visit **azblue.com**/memberaccount two days after your effective date of coverage to register.

1. Visit **azblue.com**/memberaccount and click on **Create an Account**
2. Enter your **Member ID** (from your ID card) or your Social Security Number, plus your Date of Birth
3. Follow the on-screen prompts to:
   a. **Create** your username
   b. **Verify** your email address
   c. **Set** your communication preferences
4. **Success!** You're now registered and ready to access your benefits.

Sign up for Email Communications

Email is the quickest and most efficient way to receive Medicare Supplement plan updates. It's also a great way to get health and wellness bulletins, scam alerts, and other important information. Signing up for email is simple. Go to **azblue.com**/member, select **My Account** at the top right corner of the page, and then **Communication Preferences.**

Start with These Important Steps

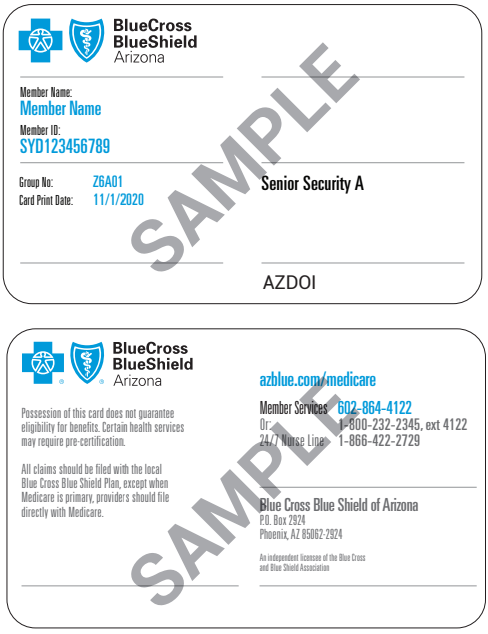
Review Your Member ID Card

Your AZ Blue Medicare Supplement ID card contains your health plan details and lists who to call if you need help. It does not replace your Medicare card, so keep them both.

You'll Need Your AZ Blue Member ID Card When You:

- See a doctor or other healthcare professional
- Go to an urgent-care center, hospital, walk-in clinic, or emergency room
- Call AZ Blue Member Services. Keep your Medicare card in a safe place.

Sample AZ Blue Member ID Card



If you lose your card, call **602-864-4122** (local) or toll free at **1-800-232-2345,** ext. **4122,** TTY: **711.**

Getting Started

Plan Benefit Book

This has details of your plan services, and will come in a separate mailing.

Schedule Your Annual Wellness Visit

Meeting with your primary care provider (PCP) is a great opportunity to review your medical history, medications, and get vaccinations and preventive screenings.

Looking for a Healthcare Provider?

Go to **azblue.com**/FindMedicareDoc or call the number on the back of your member ID card.



More Important Steps...

Choose How to Pay Your Premium[1]

Convenient ways to make monthly Medicare Supplement premium payments:

Recommended

By Autopay

Complete the form online to have your monthly premium payments paid automatically. Or you can print and fill out a form to send to us via email, mail, or fax using the contact information on the form.

Find this form and others at **azblue.com**/medicare/resources.

By Phone

1. Call **1-844-729-2583**
2. Say **Member** when prompted
3. Please have your ID number available when calling

By Mail

Send your monthly payment in the pre-addressed envelope.

Online

Your AZ Blue ID card contains your medical plan details.

1. Sign in to your account at **azblue.com**/member
2. Click **Manage My Plan** dropdown in the top navigation
3. Select **Pay Premium**
4. Choose to make a **One-Time Payment** or set up **AutoPay**



Learn How Your Plan Works

As an AZ Blue Medicare Supplement member, you're enrolled in **one of these plans:**

Senior Security and Senior Saver Plans



Coverage that travels with you.

Life on the go and a plan to match.

If you travel often or spend a lot of time out of state, the Senior Security℠ and Senior Saver℠ plans provide coverage in all 50 states. These plans also give you the freedom to see any Medicare-eligible doctor, even specialists, without a referral.

At a glance:

- Full Medicare Supplement insurance coverage throughout the U.S.
- No waiting periods for preexisting conditions

Coverage Outside the U.S.

If you have Medicare Supplement plan C, D, F, G, or N, your plan will:

- Cover foreign travel emergency care if it begins during the first 60 days of your trip, and if Medicare doesn't cover the care otherwise
- Pay 80% of charges billed for certain types of medically necessary emergency care that you receive outside the U.S., after you meet your yearly deductible
- Cover foreign travel emergencies with a lifetime limit of $50,000

Find Out Before You Go – Before you travel outside the U.S., ask us how your Medicare Supplement coverage works when you travel.

Senior Preferred Plan



Affordable coverage close to home.

Peace of mind and savings.

If you stay closer to home, the Senior Preferred℠ Medicare Select plan gives you a choice of more than 42,000 in-network doctors and hospitals* in Arizona. Plus you don't need a referral to see an in-network specialist.

At a glance:

- No preexisting condition waiting periods
- Access to more than 42,000 Arizona network providers
- Freedom to see an in-network specialist without a referral

Senior Preferred plans available only for applicants residing in Apache, Cochise, Coconino, Maricopa, Mohave, Pima, Pinal, or Santa Cruz counties.

Due to new Medicare rules, you may only apply for Plan C or Plan F if you were eligible for Medicare prior to January 1, 2020.

*AZ Blue internal company data as of 8/2026. Approximate list of providers is subject to change. For the most current information, please visit **azblue.com**/FindMedicareDoc.

Extras
for a Healthier You![2]

SilverSneakers® Fitness Program[3]
(not applicable to Senior Saver plan)

SilverSneakers is more than a fitness program. It's an opportunity to improve your health, gain confidence, and connect with your community, at no additional cost with many Medicare plans. Whether you play tennis, swim laps, lift weights, visit the gym, or take live classes from home, SilverSneakers has you covered. Movement and exercise are essential to your health, and SilverSneakers supports you in any way you decide to move.

Questions? Go to **SilverSneakers.com** or call **1-888-423-4632, TTY: 711** Mon. – Fri., 8 a.m. to 8 p.m. ET.

Hearing Services
(not applicable to Senior Saver plan)

Get comprehensive hearing care with high-quality hearing aids and local, professional care at a fraction of the cost through TruHearing®. TruHearing acts as a concierge service that guides you through the full process, from scheduling the exam, to selecting the product, and obtaining the hearing aids. Members get two TruHearing-branded hearing aids (one per ear per year) starting at $699-$999 copay per aid.[4]

To learn more or schedule an appointment, call **1-855-205-6360, TTY: 711**

Prescription Savings Program

Save up to 80% on prescription medications with the ScriptSave® Prescription Savings Card.[5] Get instant savings on brand-name and generic drugs for the whole household, including pets. The card is provided at no cost to you, and is accepted at over 65,000 pharmacies nationwide. ScriptSave is not a replacement for prescription drug plan (PDP) coverage.

Visit **WellRxPremier.com/BCBSAZMedSupp** or download the app and get started by logging in with group number 361R.

24/7 Nurse On Call

(not applicable to Senior Saver plan)

Getting answers to your health questions is easy with Nurse On Call.[6] For **no additional cost,** you can talk to a registered nurse any time you need—days, nights, weekends, and holidays—from wherever you are.

Contact a Nurse On Call 24/7.
1-866-422-2729, TTY: 711

More Extras and Additional Coverage

Healthy Discounts and Savings

Blue365® is an exclusive discount program to help our members live healthier every day.[7] Take advantage of members-only health and wellness deals from national brands such as Jenny Craig™, Fitbit®, and Sprint™.

Visit **blue365deals.com/BCBSAZ** to register for discounts, plus get weekly deals delivered to your inbox.

Medicare Prescription Drug Coverage

Your AZ Blue Medicare Supplement plan does not include Medicare Prescription Drug Plan (PDP) coverage. You can choose a PDP during your initial enrollment period, the annual enrollment period, or certain special enrollment periods to avoid a late penalty.

Please note that you'll pay a late enrollment penalty if you don't enroll in a PDP when you're first able to, and if you don't have coverage that's considered to be as good as Medicare's. Even if you don't have drug costs now, enrolling in a PDP can protect you from unexpected expenses in the future and offers access to a nationwide pharmacy network with potential savings on many medications.

To find a PDP plan in your area that best fits your needs, go to **medicare.gov** or call **1-800-MEDICARE.**

BlueDental℠ Plans

To help make it easier for you to find the right coverage for your oral health needs and budget, we've got eight freestanding BlueDental plans that offer cost-effective choices, many starting at less than $1 per day[8]. Choose from almost 8,000 provider access points in one of Arizona's largest networks[9]. Most plans offer 100% in-network coverage for routine dental cleanings and exams[10].

Visit **azblue.com/**medicare/bluedental or call **1-888-834-8065, TTY: 711,** to learn more.

International Health Plans from GeoBlue®

The name you trust at home can go with you anywhere in the world.

Part of the Blue Cross Blue Shield family, GeoBlue[11] offers a variety of international health plans when you go on vacation or live and/or work abroad.

Visit **azblue.com**/geobluetravel to learn more.

Plan Resources

The more you know about your Medicare Supplement plan, the more you can be your healthiest. To learn more about your plan and what you can expect to pay for certain services, check out these resources.

AZ Blue Resources:

- **Benefit Book—**Explains all your plan benefits in detail and can be found at **azblue.com**/member.
- **Outline of Coverage—**Offers a summary of what your plan covers, how it works, your cost-share amounts for different types of services, and more. Found at **azblue.com**/member.
- **Privacy Practices—**View the AZ Blue HIPAA Privacy Practices at **azblue.com**/legal.
- **Website—azblue.com**/medicare

Medicare Resources:

- **Medicare Covered Services—**Learn which services are covered by Medicare at **medicare.gov/coverage.**
- **Medicare's "What's Covered" app—**Lets you quickly see what Medicare covers, general cost information, and much more. For more details about the app, visit **medicare.gov/sites/default/files/2019-01/12035-whats-covered-app.pdf.** Available to download at both the Google Play™ and Apple® App Store®.*
- **"Choosing a Medigap Policy"—**This guide to Medicare Supplement insurance policies is another great source of information about what these types of plans cover.

You can also call one of the phone numbers listed on page 2 for more information. We're ready to help you Monday through Friday, from 8 a.m. to 5 p.m. Arizona time. Please have your member ID number when calling.

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*Your wireless plan's phone and data rates may apply. Apple and App Store are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google LLC.

[1]AZ Blue accepts insurance premium payments made by the insured, a relative, a legal guardian, or power of attorney on behalf of the insured. AZ Blue reserves the right to decline insurance premium payments from third parties other than a relative or legal guardian of the insured.

[2]All of these programs are considered "value-added" services or programs, and are not part of your Medicare Supplement insurance coverage.

[3]Always talk to your doctor before starting an exercise program.
a. Participating locations ("PL") not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.
b. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer Members additional classes. Classes vary by location. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2026 Tivity Health, Inc. All rights reserved. Tivity Health, Inc. is an independent and separate company contracted with AZ Blue to provide health and wellness services to AZ Blue members. The SilverSneakers program is not an insurance policy and does not provide insurance coverage.

[4]TruHearing® is an independent and separate company contracted with AZ Blue to provide hearing aid services to members. The TruHearing program is not an insurance policy and does not provide insurance coverage.

[5]ScriptSave® is a DISCOUNT ONLY – NOT INSURANCE. Discounts are available exclusively though participating pharmacies. The range of the discount will vary depending on the pharmacy or provider chosen and services rendered. The program does not make payments directly to the pharmacies or providers. Members are required to pay for prescription purchases and any other

discounted services used. You may cancel your registration at any time or file a complaint by contacting Customer Care at 1-800-700-3957. Average savings of 54%, with potential savings of up to 80%. All prescription medications are eligible for savings. ScriptSave® WellRx Premier is a drug discount card program operated by Medical Security Card Company (MSC), LLC (dba ScriptSave) of Tucson, AZ, an independent and separate company contracted with AZ Blue to make the ScriptSave® WellRx Premier Prescription Savings program available to AZ Blue members. The ScriptSave® WellRx Premier program is not insurance coverage. MSC does not provide AZ Blue products or services and is solely responsible for ScriptSave services.

[6] Nurse On Call is available to eligible participants. Nurse On Call services and treatment options presented may not be covered under your AZ Blue benefit plan. AZ Blue contracts with a third party to administer Nurse On Call services. The Nurse On Call service should not be used in health emergencies. If you have a health emergency or need immediate help for an accident or injury, seek emergency care or call 911.

[7] 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 Blue Shield of Arizona is an independent licensee of the Blue Cross Blue Shield Association. Blue365 offers access to savings on health and wellness products and services and other items that members may purchase from independent vendors, which are different from covered benefits under your policies with your local Blue company, its contracts with Medicare, or any other applicable federal healthcare program. The products and services available through Blue365 are not insurance products and are not covered under your insurance policy with your local Blue company. To find out what is covered under your policies, contact your local Blue company. The products and services described on the site are neither offered nor guaranteed under your Blue company's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding your health insurance products and services may be subject to your Blue company's grievance process. The Blue Cross Blue Shield Association may receive payments from vendors providing products and services on or accessible through the Site. Neither the Blue Cross Blue Shield Association nor any Blue company recommends, endorses, warrants, or guarantees any specific vendor, product, or service available under or through the Blue365 program or site.

[8] Applies to BlueDental plans for a monthly premium for one adult.

[9]Source: Internal company data representing AZ Blue's statewide dental PPO network only.

[10]Benefit limitations, exclusions, and calendar-year maximums apply.

[11]GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued in the District of Columbia by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association. This coverage is offered to the members of the Global Citizens Association, Washington, D.C.

Blue Cross, Blue Shield, the Cross and Shield Symbols, and Blue365 are registered service marks, and Senior Preferred, Senior Security, Senior Saver, and BlueDental are service marks, of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge.
Call 1-800-232-2345, ext. 4122.

Spanish: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-800-232-2345, ext. 4122.

Navajo: Diné bee yáníłti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahił hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'į' ahoot'i'ígíí éí t'áá jiik'eh hóló. Kohjį' 1-800-232-2345, ext. 4122.

Chinese Simplified: 如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。
致电 1-800-232-2345, ext. 4122.

Chinese Traditional: 如果您說[中文]，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。
請致電 1-800-232-2345, ext. 4122.

Tagalog: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-800-232-2345, ext. 4122.

French: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-800-232-2345, ext. 4122.

Vietnamese: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-800-232-2345, ext. 4122.

German: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-800-232-2345, ext. 4122.

Korean: 한국어 를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-800-232-2345, ext. 4122.

Russian: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-800-232-2345, ext. 4122.

Arabic: تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانا. اتصل على الرقم 1-800-232-2345, ext. 4122.

Hindi: यदि आप हिंदी बोलते हैं, तो आपके लिए निशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निशुल्क उपलब्ध हैं। 1-800-232-2345, ext. 4122.

Farsi (Persian): توجه: اگر فارسی صحبت می‌کنید، خدمات پشتیبانی زبان رایگان در دسترس شما قرار دارد. همچنین کمک و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل دسترس، مطور رایگان موجود می‌باشند. با شماره (ext. 4122 ,1-800-232-2345).

Thai: หมายเหตุ: หากคุณใช้ภาษา ไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบทีเข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อ 1-800-232-2345, ext. 4122 หรือปรึกษาผู้ให้บริการของคุณ.

Japanese: 日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-800-232-2345, ext. 4122.



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