Medicare Supplement insurance plan

Anthem Health Plans of Virginia, Inc.
d/b/a Anthem Blue Cross and Blue Shield
Virginia 2026

Anthem

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Upgrade your health plan with Medicare Supplement insurance from Anthem Health Plans of Virginia, Inc.

Medicare doesn't cover everything. Our Medicare Supplement insurance plan can help cover what Medicare doesn't.

Our Supplement insurance plan gives you:

- **More coverage:** Medicare does not cover everything. A Medicare Supplement insurance plan helps cover deductibles, coinsurance, and copayments.
- **Freedom:** You can see any doctor who's accepting new Medicare patients. You don't need a referral and you won't have to fill out claim forms. Some plans even offer coverage when you're traveling out of the country.
- **Consistency:** Once you enroll, you have guaranteed benefits for life.‡ Your coverage cannot be canceled and you don't need to worry about re-enrolling.
- **Portability:** If you move, your Medicare Supplement insurance plan moves with you.
- **Flexibility:** We offer additional benefits with our individual dental and vision plans.

‡ Once enrolled into your Medicare Supplement insurance plan, your coverage can only be canceled under two exceptions/restrictions: nonpayment of premiums or material misrepresentation on your application.

With Anthem, you'll have:



Competitive rates: Our size and commitment to innovation allows us to offer you competitive rates.



Premium Rate Guarantee: Concerned your Medicare Supplement premium will increase within the first six months of membership? Not with us. Anthem will hold any premium rate increase for six months, making it easier for you to budget your premium costs. After the initial six month rate guarantee period ends, premiums are subject to change in accordance with the terms of your policy.



Service: We believe your coverage shouldn't be hard to figure out. We deliver clear, easy-to-read communications and a dedicated customer service team that will help answer all your health plan questions.



Dependability: We're here with a focus on stability – of your coverage, and your rates – so you can plan for the future.



Overall health: We offer special member-only programs, discounts, and offers that can help you get and stay your healthiest.

SilverSneakers® fitness program

Stay active, healthy and connected, at no extra charge to you.

SilverSneakers is more than a traditional fitness program. It's a way to improve your health, gain confidence and connect with your community. Whether you prefer staying active at home, or enjoy group fitness classes, sports or using strength and cardio equipment, SilverSneakers has you covered.

SilverSneakers gives you access to:

- A nationwide network of participating locations, with group fitness classes at select locations – enroll in as many as you like, at any time
- SilverSneakers LIVE online classes and workshops
- SilverSneakers On-Demand library with 200+ online workout videos
- SilverSneakers GO mobile app with digital workout programs
- SilverSneakers Community classes offered in neighborhood locations outside of the gym

With SilverSneakers, you have more options than ever.

Once enrolled in your Medicare Supplement plan, you can create your free online account and explore your full SilverSneakers membership.

To join the program, visit **silversneakers.com/check** or call **888-423-4632 (TTY: 711)**.



Always check with your doctor before you start an exercise program.

How to choose a plan that's right for you

Medicare Supplement insurance plans vary in benefits and cost, it all comes down to choosing one that best fits your health needs and budget.

The enclosed Outline of Coverage shows the plans we offer and how much they cost. Things to consider:

Plan G is our most popular plan. Plan G covers all out-of-pocket costs not covered by Medicare for Medicare-approved services, except for the Medicare Part B deductible ($283 for 2026).

Plan N is a good option if you want to save on monthly premiums in exchange for sharing the cost. With Plan N, you have a set copay for covered doctor and emergency room visits.

Plan F is only available if you first became eligible for Medicare before January 1, 2020.



How to choose a plan that's right for you *(Continued)*



How to save on your monthly premium

Pay yearly or with automatic bank draft:

- Save up to $48 when you pay your premium for the year.
- Save $2 a month when you pay by automatic bank draft or electronic funds transfer.



Household Discount Program

Save 5% when more than one member in your household is enrolled in one of our Medicare Supplement insurance plans.‡

‡ Available on coverage effective dates June 1, 2010 or after. Members must occupy the same housing unit.

Ways to save with a Medicare Supplement Plan

See the potential savings through this plan comparison of a Medicare Supplement insurance plan and Medicare only.

Medical care	Costs with Medicare only	Costs with Medicare Supplement Plan F ◊	Costs with Medicare Supplement Plan G◊	Costs with Medicare Supplement Plan N ◊
$4,000 in physician costs and tests (such as an MRI)[1]	$1,083	$0	$283	$303
15 days in the hospital, 22 days in a skilled nursing facility, and $12,000 for doctors, surgeons, and tests[2]	$4,853	$0	$283	$303
75 days in the hospital, 60 days in a skilled nursing facility, $100,000 for doctors, surgeons and tests,[3] and $600 for a provider that does not accept Medicare's payment in full (excess charges)	$36,558	$0	$283	$903

◊ These estimates are based on 2026 Medicare cost-sharing amounts. Your cost will vary with other Medicare Supplement insurance plans.

1 Cost represents $283 Part B Deductible and 20% of the Medicare covered services (Plan N = lessor of 20% or $20 copay)

2 Cost represents $1,736 Part A Deductible, $283 Part B Deductible, 2-days of Skilled Nursing at $217 per day and 20% of the Medicare covered services (Plan N = lessor of 20% or $20 copay)

3 Cost represents $1,736 Part A Deductible, $283 Part B Deductible, 14-days of hospitalization over covered days $434 per day, 39-days of Skilled Nursing over covered days at $217 per day and 20% of the Medicare covered services (Plan N = lessor of 20% or $20 copay)

Additional programs◊ from Anthem

ScriptSave® WellRx Premier prescription savings and medication management:

ScriptSave® WellRx Premier

We have partnered with ScriptSave to bring you instant savings on brand-name and generic prescriptions. In addition, ScriptSave can also help you manage your medication. ScriptSave WellRx Premier features include:



Prescription savings:

- Accepted at over 60,000 pharmacies nationwide
- Save up to 80%* or more on brand-name and generic prescription medications
- No enrollment fee and no limits on usage
- Savings for your entire household, pets too!
- Text, print, email, or download your prescription savings card



Medication management tools:

- Take your pill and refill reminders
- Medication information with images
- Pill identifier
- Drug and lifestyle interaction alerts
- Keep track of medications in *My Medicine Chest*
- Be alerted of medications with similar ingredients

◊ Vendors and offers are subject to change without prior notice. Anthem does not endorse and is not responsible for the products, services or information offered by the vendors or providers. We negotiated the arrangements and discounts with each independent vendor or provider in order to assist our members. These discounts are not insurance and are not part of the Medicare Supplement insurance plans.

DISCOUNT ONLY – NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. Members may cancel their registration at any time or file a complaint by contacting Customer Care. This program is administered by Medical Security Card Company, LLC of Tucson, AZ.

* Based on 2022 national program savings data.

Additional programs from Anthem *(Continued)*

Grocery guidance:

- Identify foods aligned with health goals
- Personalized food recommendations
- Bar code scanner
- Be alerted when foods are not aligned with dietary preferences and allergen settings
- Better-for-You food recommendations
- Nutrition facts and ingredient information

ScriptSave WellRx Premier works for everyone:

- Seniors with Medicare Part D save on prescriptions that are excluded from coverage.
- Those with limited, high-deductible, or no prescription coverage reduce out-of-pocket prescription costs.
- Those with prescription coverage reduce the cost of prescriptions not covered by insurance.

As an Anthem member, additional discounts on products and services are available to you. These discounts are available through SpecialOffers and can help save money while taking care of your health.

Learn more about SpecialOffers
Log in to **anthem.com**, choose *Care*, and select *Discounts*.

Vendors and offers are subject to change without prior notice. Anthem Blue Cross and Blue Shield does not endorse and is not responsible for the products, services or information offered by the vendors or providers. We negotiated the arrangements and discounts with each independent vendor or provider in order to assist our members. **THESE DISCOUNTS ARE NOT INSURANCE AND ARE NOT PART OF THE MEDICARE SUPPLEMENT PLANS.**

Individual Dental and Vision[1]

Dental and vision benefits to enhance your Medicare Supplement insurance plan
Benefits that support your whole health experience

Dental and vision benefits

The confidence of care

We understand every member's needs are unique. That's why we offer a variety of dental and vision options to fit your preferences for coverage.

Dental coverage with Essential Choice

A healthy mouth can be key to your overall health, so it's important to have dental benefits that cover preventive services. With individual dental plans, you receive:

- Diagnostic and preventive care, including exams, cleanings, and X-rays. Deductible waived for diagnostic and preventive services when visiting a participating provider.
- Short waiting periods of 3 months for basic services and 6 months for major services, which can be waived for members with prior dental coverage. Incentive plans have no waiting periods.
- A third cleaning or other enhanced preventive services if you have diabetes, heart disease, or another qualifying medical condition.
- Dental coverage while you're traveling outside the U.S., through the International Emergency Dental Program.
- Higher Annual Benefit Maximums up to $2,500 with the potential to double the annual maximum after 5 years with Annual Maximum Carryover.
- Coverage on popular procedures including posterior composite filings (all Essential Choice plans), cosmetic teeth whitening, and dental implants.

Individual Dental and Vision[1] *(Continued)*

Vision coverage with Blue View Vision

Routine eye exams are a preventive measure to help ensure health and wellness. For example, eye doctors can see the early signs of many serious illnesses, including diabetes, cancer, and high blood pressure, during routine exams.* That's why vision coverage is key to your overall health. With individual vision plans, you can:

- Choose from over 42,000 eye doctors and other eye care providers at more than 32,000 locations nationwide.
- Visit eye doctors, online at **glasses.com**, ContactsDirect or 1-800 CONTACTS® and at retail locations like LensCrafters®, Target Optical®, and most Pearle Vision® locations.
- See any eye doctor you select but pay less when you use a doctor in your plan.
- Save 40% off unlimited additional pairs of glasses and 20% off nonprescription sunglasses, and accessories, when visiting a provider in your plan.

For more information

You can call our toll-free Member Services line at **877-391-3897** (TTY: **711**), 8 a.m. - 5 p.m., local time, seven days a week.

[1] Individual dental and vision plans are not part of Medicare Supplement insurance.

* Your Sight Matters: 7 Health Problems Eye Exams Can Detect (accessed March 2022): yoursightmatters.com.

When you can enroll

- **You are turning 65 and have Medicare Parts A and B:** You can apply for a Medicare Supplement insurance plan during the six months after you enroll in Medicare Part B.
- **If you're already 65:** You are welcome to apply at any time.◊
- **Pre-existing conditions:** If you had at least six months of prior creditable coverage or are in a guaranteed issue situation, you don't have to wait for coverage to start. You can use this prior coverage to remove or shorten waiting periods for pre-existing conditions. A pre-existing condition means you were treated or diagnosed six months before the start date of your policy. Remember, for Medicare-covered services, Original Medicare‡ will cover the condition, even if you are responsible for out-of-pocket costs during the pre-existing condition waiting period.



If you want to learn more about Medicare Supplement insurance (Medigap) policies, please see the *Choosing a Medigap Policy* guide included with your kit.

Ready to enroll?

Go to the Application section of this booklet.

‡ Original Medicare is a fee-for-service health plan that has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). After you pay a deductible, Medicare pays its share of the Medicare approved amount, and you pay your share (coinsurance and deductibles).

◊ Medical underwriting for current health status and tobacco usage may apply.

How to reach us

Sales Department‡

800-916-2583 (TTY: 711)
8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30

Customer Service

800-451-0361 (TTY: 711)
8 a.m. to 6 p.m. ET, Monday - Friday

Online benefits, discounts and health resources

- **anthem.com**

General Medicare information

- **medicare.gov**
- **anthem.com/medicare**

TTY lines are available for those with hearing or speech loss.

‡ By calling this number, you will reach an authorized licensed insurance agent who can answer questions about our plans and enrollment.

This brochure is intended to be a brief summary of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Policy. In the event of a conflict between the Policy and this description, the terms of the Policy will prevail.

SilverSneakers participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer Members additional classes. Classes vary by location. **SilverSneakers is a value-added program. It is not insurance and not part of the Medicare Supplement insurance plans.** It can be changed or withdrawn at any time. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2026 Tivity Health, Inc. All rights reserved.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please contact your agent or the health plan.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company. The application form number is: MSAEF_24_3007159_0000_VA. The policy form numbers are: WPPLANAM(Rev. 10/12) - VA; WPPLANBM (Rev. 10/12) - VA; and Endorsement Form APLANBENDM(24)-VA; WPPLANFM (Rev. 10/12) - VA; WPPLANGM(Rev. 10/12) - VA; WPPLANNM(Rev. 10/12) - VA.

Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and our service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. Independent licensees of the Blue Cross Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.