

**Blue-to-Blue<sup>SM</sup>****Choose coverage you  
feel confident in**

## **Blue Medicare<sup>SM</sup>**

**The plan that changes with you**

**As you compare Medicare plans, you might be wondering:  
What if my health changes? Or my budget? What if the plan  
I pick ultimately isn't a good fit for me?**

With some insurers, you can get locked into a plan that may not be right for you. But thanks to our exclusive **Blue-to-Blue** program, if your needs change over time, Blue Cross and Blue Shield of North Carolina (Blue Cross NC) gives you the flexibility to switch Medicare plans:

- ✓ At any age
- ✓ Without health exams
- ✓ Without health questions
- ✓ Without underwriting

Thanks to **Blue-to-Blue**, the freedom and flexibility to switch is available with every Blue Medicare Advantage and Blue Medicare Supplement plan.

### **How it works**

If you're enrolled in a Blue Medicare Advantage plan, you can switch to Original Medicare with Blue Medicare Supplement, or vice versa, with guaranteed acceptance. **The choice is yours.**

Blue Medicare Supplement plans offered: Plan A: BMS A, 1/26; Plan G: BMS G, 1/26; Plan G-HD: BMS HDG, 1/26; Plan K: BMS K, 1/26; Plan N: BMS N, 1/26. Blue-to-Blue is only available when you switch from one Blue Cross NC Medicare plan to another Blue Cross NC Medicare plan. You may only switch during designated times of the year. Certain other limits apply. Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. Blue Cross and Blue Shield of North Carolina is an HMO, HMO-POS, PPO, and PDP plan with a Medicare contract. Enrollment in Blue Cross and Blue Shield of North Carolina depends on contract renewal. The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent/producer or insurance company.

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Y0079\_14519\_M CMS Accepted 03262026  
U44529aa, 3/26

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**Contact me today to learn more!**

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