



Are you eligible for Medicare and leaving your group coverage?

Changing from group to individual health plan coverage with Medicare doesn't have to be difficult.

Blue Cross Blue Shield of Michigan and Blue Care Network are here for you every step of the way. We'll help make the transition smooth and easy, whether you're retiring and are no longer covered under your employer plan, or are choosing individual Medicare coverage by preference to meet your budget and health needs..

How it works

Enroll directly into a Blue Cross or BCN Advantage individual Medicare Advantage plan. We'll transfer the credit for medical deductible you've paid to your new plan, when you select the same type of plan you have now.

Benefits of Blue Cross Medicare plans

We're proud to offer a wide variety of Medicare Advantage and Medicare Supplement plans that will meet your health care and budget needs. Here are just a few highlights:



Affordable plans: Our Medicare Advantage premiums are as low as \$0 for plans that include prescription drug coverage, low copays for doctor visits and dental, vision, hearing and fitness benefits. Our local HMO plans offer savings on medical and drug deductibles, as well.



Expansive Medicare Advantage networks: Michigan's leading hospitals and doctors participate in Medicare Plus Blue PPO (available statewide) and BCN Advantage HMO-POS.



National access, worldwide recognition: Our Medicare Advantage PPO and HMO-POS members can access a nationwide network of doctors and hospitals that accept Medicare and the Blue Card, often at in-network rates for emergency, urgent care and some routine care. The Blue Cross brand is recognized internationally and our Medicare Advantage members are covered for emergency and urgent care when they're abroad.



continued



Deductible credits: Members enrolling directly into Blue Cross Medicare Advantage plans when they leave group coverage may be able to credit medical deductibles paid that year to their new plan. For more information, call **1-844-379-9595** from 8 a.m. to 9 p.m., Monday through Friday, with weekend hours Oct. 1 through March 31. TTY users call 711.



Guaranteed acceptance: Our Blue Cross Medicare Supplement plans offer Guaranteed Acceptance, which means no one will be denied coverage who meets the plan eligibility requirements. This is not the case for all Medicare Supplement plans.



Go digital: By downloading our mobile app, you can access your health plan info anywhere, anytime, as well as your virtual member ID card. You can also opt-in to receive paperless documents, and see a doctor 24/7 with Blue Cross Online VisitsSM.

What to do next

If you're currently a group member, now is a great time to learn more about the transition to Medicare and your individual Medicare plan options. Here's how to get started:

- Contact an independent agent who's licensed to sell Blue Cross Blue Shield of Michigan and Blue Care Network plans, **OR**
- Visit **www.bcbsm.com/medicare/** for more information about Blue Cross plans and resources to help you make your plan decision.

Placeholder for agent business card

Blue Cross Blue Shield of Michigan and Blue Care Network comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que aparece en el reverso de su tarjeta de identificación de miembro.

ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية متوفرة لك بالمجان. اتصل برقم الهاتف الظاهر على الجهة الخلفية لبطاقة العضوية الخاصة بك.

Medicare Plus BlueSM, BCN AdvantageSM and Prescription BlueSM are PPO, HMO-POS, HMO and PDP plans with Medicare contracts. This information is not a complete description of benefits. Call 1-844-379-9595 from 8 a.m. to 9 p.m., Monday through Friday, with weekend hours Oct. 1 through March 31 for more information. TTY users call 711.

Enrollment in Medicare Plus Blue, BCN Advantage and Prescription Blue depends on contract renewal. Blue Cross Medicare Supplement is not connected with or endorsed by the U.S. government or the federal Medicare program.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.