



Are you a veteran looking for an affordable health plan you can use in addition to your current VA benefits? If so, our \$0 premium Medicare Plus Blue<sup>SM</sup> PPO Essential plan may be right for you.

Our **Medicare Plus Blue PPO Essential** plan has all the basics you want, plus extras you'll love. Here's a brief overview of what our lowest-price PPO plan includes:

- \$0 monthly premium in most Michigan counties
- \$0 primary care office visit copayment and \$45 specialist copay
- \$100 pharmacy deductible
- Access to providers both in and out of network
- No referrals necessary to see your favorite doctor or specialist

## More reasons to **choose Blue Cross**

### Dental, vision and hearing services

- Two annual in-network dental cleanings and oral exams for \$0 copay
- \$10 annual routine eye exam, one pair of lenses covered in full once a year, and \$100 combined allowance per year
- Routine hearing exam (\$0 to \$45) and up to \$750 allowance per year every three years toward hearing aids

### Prescription drug or Part D benefits

- Part D prescription drug coverage that includes common brand-name and generic drugs.
- Access to a network of more than 25,000 pharmacies with convenient locations close to home.

### Free SilverSneakers<sup>®</sup> fitness program

- Access to more than 17,000 fitness centers across the U.S.

### 24-hour Nurse Line offers confidentiality and peace of mind

- Around-the-clock access to a registered nurse by phone for answers to questions when it's not an emergency.

## Add an optional supplement plan for \$21.40 a month in addition to your monthly premium

- This package helps to offset costs for dental procedures and eye wear not covered in your PPO plan.

### Blue<sup>®</sup>365 discount program

- Exclusive health and wellness discounts on items ranging from meal deliveries to travel.

## NEW for 2021

### Expanded allowance to cover over-the-counter items

- \$50 per quarter (no carryover) Advantage Dollars card allowance to use towards OTC and food items.

### In-home support services for qualified members

- Assistance with activities, such as transportation, light household help and grocery shopping.

### Support for caregivers

- We offer training, coaching and support to caregivers of our high-risk Medicare Advantage members.

### Meals benefit for members enrolled in the Blue Cross<sup>®</sup> Coordinated Care care management program

- If you have a hospital stay and are enrolled in the program, you may be eligible for a meals benefit.

## Manage your care anytime, anywhere

**Medicare Plus Blue PPO Essential** members can access safe and secure online medical and behavioral health services using a smartphone, tablet or computer from anywhere in the United States. Blue Cross Online Visits<sup>SM</sup> provides 24/7 access to U.S. board-certified medical doctors to treat non-emergency illnesses. You can access your secure and private Blue Cross member site from the Blue Cross mobile app or at [bcbsm.com](https://bcbsm.com). It's a quick and easy way to access your virtual member ID card, review your claims and find a doctor.



## Enroll with your certified Blue Cross agent

Your certified Blue Cross agent can help you enroll in a **Medicare Plus Blue PPO Essential** plan so you can get the health care you need at an affordable price.

*Medicare Plus Blue is a PPO plan with a Medicare contract. Enrollment in Medicare Plus Blue depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Medicare Plus Blue PPO members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.*

*SilverSneakers is a registered trademark of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved.*

*Blue Cross Blue Shield of Michigan is a nonprofit organization and independent licensee of the Blue Cross and Blue Shield Association.*