

See clearly and smile



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BCN AdvantageSM HMO-POS dental and vision optional supplemental benefits

If you'd like even more dental and vision benefits than the base BCN Advantage HMO-POS plan offers, consider adding an optional supplemental plan to your coverage.

An optional supplemental plan provides richer dental and vision benefits to help reduce your out-of-pocket costs for dental work and glasses or contacts.

Check the information below to see which optional plan is right for you.

For BCN Advantage Prime Value, Elements, Classic, Prestige and Community Value HMO-POS plans

Monthly premium in addition to your Medicare Advantage plan and Medicare Part B monthly premiums

- \$20.30 for all plans

Dental*

- \$0 deductible
- \$1,500 combined in- and out-of-network (in addition to the base dental benefit of \$1,500) annual maximum and no waiting period

In network

- 25% coinsurance for onlays, periodontics, dentures, denture adjustments, denture repairs, denture relines, denture rebase, implants, implant maintenance and repairs, anesthesia and consultation exams

Out of network

- 50% coinsurance for onlays, periodontics, dentures, denture adjustments, denture repairs, denture relines, denture rebase, implants, implant maintenance and repairs, anesthesia and consultation exams

*Routine dental exams, cleanings, X-rays, fluoride treatments, brush biopsies, fillings, simple extractions, root canals, crowns, crown repairs and adjunct crown services are covered by BCN Advantage HMO-POS plans.

For BCN Advantage Prime Value, Elements, Classic, Prestige and Community Value HMO-POS plans

Vision*

- \$0 deductible
- No waiting period in or out of network
- \$250 (in addition to the base vision benefit of \$150) benefit maximum for combined in-network and out-of-network vision services every calendar year and may be used for either elective contact lenses or one frame

In network

- Allowance can be used toward either elective contact lenses or 1 frame
- Base plan covers standard lenses in full once every calendar year

Out of network

- 50% coinsurance every calendar year for either elective contact lenses or one frame
- Standard eyeglass lenses reimbursed at 50% coinsurance up to allowed amounts every calendar year
- Exams reimbursed at 50% coinsurance up to allowed amounts and routine eye exams limited to once every calendar year

Please note: Hearing coverage is included in all BCN Advantage HMO-POS plans.



*Routine eye exams are included in base BCN Advantage HMO-POS plans.

Get the most out of your plan

You may **save money** by using an **in-network** provider for your dental and vision care

- Search for an in-network dentist at www.mibluedentist.com. Your *Network name* is Blue DentalSM PPO.
- Search for a VSP provider at www.vsp.com. Supplemental benefit frequency limits are coordinated with the standard vision benefit.
- Search for a hearing provider at www.bcbsm.com/providersmedicare.



Ways to enroll

New and current members can add optional supplemental benefits during Medicare's Annual Enrollment Period, Oct. 15 through Dec. 7. You can also enroll at any time through Jan. 31, 2024.

Important: Your enrollment form for optional supplemental benefits must be received by Jan. 31, 2024. For forms received by Dec. 31, coverage will start Jan. 1, 2024. For forms received by Jan. 31, 2024, coverage will start Feb. 1.

If you're new to Medicare, you can enroll during your initial enrollment period or within the first 30 days following your enrollment effective date.

Important: For forms received within the first 30 days of your coverage effective date, coverage will start the first of the month following receipt.

How to enroll

- Check the box on your BCN Advantage HMO-POS base plan enrollment form.
- Fill out the BCN Advantage optional supplemental benefit enrollment form.
- Call **1-800-450-3680**, Monday through Friday, 8 a.m. to 8 p.m. Eastern time, with weekend hours Oct. 1 through March 31. TTY users, call **711**.
- Contact your independent licensed agent.

The cost for optional supplemental benefits will be added to your BCN Advantage HMO-POS monthly plan premium.

Have questions?

If you have questions or need help with the form, call Customer Service at **1-800-450-3680**, Monday through Friday, 8 a.m. to 8 p.m. Eastern time, with weekend hours Oct. 1 through March 31. TTY users, call **711**.

BCN AdvantageSM HMO
BCN AdvantageSM HMO-POS



**Blue Care
Network
of Michigan**

Medicare and more

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

BCN Advantage is an HMO and HMO-POS plan with a Medicare contract. Enrollment in BCN Advantage depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat plan 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.