

# See clearly and smile

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TO HELP**



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## Medicare Plus Blue<sup>SM</sup> PPO dental and vision optional supplemental benefits

If you'd like even more dental and vision benefits than your base Medicare Plus Blue PPO 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, glasses or contacts.

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

### Vitality, Signature, Assure and Essential monthly premium

Dental and vision optional supplemental benefits are \$20.50 per month, plus your monthly plan and Medicare Part B premiums.

#### Dental\*

##### In network

- \$0 deductible
- 25% in network for onlays, periodontics, dentures, denture adjustments, denture repairs, denture relines, denture rebase, implants, implant maintenance and repairs, anesthesia and consultation exams
- No waiting period
- \$1,500 annual maximum (in addition to the base dental benefit of Part B Credit is \$1,000) for combined in-network and out-of-network dental services per calendar year

##### Out of network

- 50% out of network for onlays, periodontics, dentures, denture adjustments, denture repairs, denture relines, denture rebase, implants, implant maintenance and repairs, anesthesia and consultation exams
- No waiting period
- \$1,500 annual maximum (in addition to the base dental benefit of Part B Credit is \$1,000) for combined in-network and out-of-network dental services per calendar year

#### Vision\*\*

##### In network

- \$0 deductible
- \$250 (in addition to the base vision benefit of Part B Credit is \$100) 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
- Base plan covers standard eyeglass lenses in full every calendar year
- No waiting period in and out of network

##### Out of network

- \$250 (in addition to the base vision benefit of Part B Credit is \$100) combined in and out-of-network benefit maximum with 50% coinsurance every calendar year and may be used 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 one every calendar year

Please note: Hearing coverage is included in all Medicare Plus Blue PPO plans.

\*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 your Medicare Plus Blue PPO plan.

\*\*Routine eye exam is included in your base Medicare Plus Blue PPO plan.

# Ways to enroll

Add more benefits to your Medicare Advantage plan by completing the enclosed, short enrollment form. Check the box for optional benefits and return the application in the envelope included.

**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.

The cost for optional supplemental dental and vision will be added to your monthly Medicare Plus Blue PPO plan premium.

If you have questions or need help with the form, call Customer Service at **1-877-241-2583**, Monday through Friday, 8 a.m. to 8 p.m. Eastern time, with weekend hours Oct. 1 through March 31. TTY users, call **711**. Or, contact your independent licensed agent.

## 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](http://www.mibluedentist.com). Your *Network name* is Blue Dental PPO.
- Search for a VSP provider. Visit [www.vsp.com](http://www.vsp.com) to find a VSP network eye doctor or to see if your eye doctor participates. Supplemental vision benefit frequency limits are coordinated with the standard vision benefit.

### Medicare PLUS Blue<sup>SM</sup> PPO



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

*Medicare Plus Blue<sup>SM</sup> is a PPO plan with a Medicare contract. Enrollment in Medicare Plus Blue depends on contract renewal.*

*Out-of-network/noncontracted 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 out-of-pocket costs that apply to out-of-network services.*