

2026 Resource Guide

Medicare Plus BlueSM Group PPO

A guide to understanding your coverage



**READY
TO HELP**



**Michigan Public School Employees'
Retirement System**

bcbsm.com/mpsers

Here's to your health in 2026

How to get vaccinated (see Page 6)

What you need to know about virtual care visits (see Page 8)

Attend Blue Cross Virtual Well-BeingSM webinars (see Page 12)

Benefits of the SilverSneakers[®] fitness program (see Page 17)

Making your benefits work for you

Whether you're new to Blue Cross Blue Shield of Michigan or an existing member, you've made a smart choice by enrolling in this plan. We value your participation and strive to do our best to serve you. This easy-to-use guide will help you maximize your Blue Cross benefits.

Welcome! Get started.....	2
Sign up for your secure online member account	3
Download the BCBSM mobile app.....	3
What you need to know about your out-of-pocket costs.....	4
Ready to help.....	6
Smart choices for your care.....	8
Save money on routine procedures	9
Find a healthcare provider online.....	9
You're the most valuable player on your healthcare team.....	10
Talk to your provider	10
Are your screenings up to date?	11
Reach your health goals.....	11
Blue Cross Virtual Well-Being SM	12
Select medical plan medications available at your local pharmacy	12
Important explanation of benefits (EOB) information.....	13
What you need to know about prior authorizations	15
Frequently asked questions	16
SilverSneakers [®] fitness program.....	17



Welcome to your Medicare Advantage PPO plan

This preferred provider organization, or PPO, covers everything that Original Medicare does — plus more — in one plan.

Your PPO plan gives you **access to thousands of primary care providers (PCPs) and specialists**, as well as hundreds of hospitals. These healthcare providers accept your retirement system medical plan payment, and the share of the costs that you pay, as payment in full. You can go to any provider who accepts your Medicare Plus Blue Group PPO member ID card.

It's always best to have a steady relationship with a trusted PCP for ongoing care. Your PCP helps coordinate all your care, which keeps them updated on your current health status. As a PPO plan member, you don't need a referral to see a specialist. Learn more about how to find a provider on Page 9.

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

Welcome! Get started

Wondering what to do next to make the most of your coverage? These helpful charts show you how to begin taking advantage of the benefits of Blue Cross.

Steps you can take to get started with your PPO plan.

	By mail	By email ¹	By phone call	By mobile device, computer or tablet
Sign up for your secure member account at bcbsm.com/register or by using the mobile app.				
Download the BCBSM mobile app.				
Find a primary care provider (PCP).				
Take your health assessment.				
Make an appointment for your free Welcome to Medicare preventive visit or annual wellness visit with your PCP.				
Sign up in your member account to receive plan documents and other special program information by email.				

What you'll receive now that you're a Blue Cross member.

	By mail	By email ¹	By phone call	In your online member account	In the BCBSM mobile app
Blue Cross member ID card					
Welcome call					
<i>Evidence of Coverage</i> ²					
Explanation of benefits (EOB) statements					
Provider directory ²					
Special program information					
Member surveys (Your opinion matters!)					
<i>Best of Health</i> (Michigan Public School Employees' Retirement System newsletter)					

¹When you register for your secure, online member account and provide your email address.

²A printed copy can be requested by calling Blue Cross Customer Service.

Sign up for your secure online member account

A perk of being a Blue Cross member is our members-only website. Our online tools make it easy to manage your account and stay informed about your benefits. With your secure member account, you can:

- Keep track of your claims, deductible and out-of-pocket maximum.
- Find network providers and check provider and hospital quality.
- Select the paperless plan document option.
- Take your health assessment.

Register for a Blue Cross member account:

- At bcbsm.com/register.
- By using the BCBSM mobile app.
- By texting **REGISTER** to **222764**.
Message and data rates may apply.

Download the BCBSM mobile app

Our mobile app helps you understand your healthcare plan and how it works. From deductibles and claims to out-of-pocket costs, you'll have the information you need to manage your plan and get the most from your coverage, wherever you go. You'll get instant access to your member ID card, EOBs, plan information and more.

To download the app:

1. Open Apple® App Store or the Google Play™ store.



2. Search for "BCBSM."
3. Select download.

BCBSM mobile app questions:

bcbsm.com/app

1-888-417-3479 TTY: **711**

8 a.m. to 8 p.m. Eastern time,
Monday through Friday.

Apple is a trademark of Apple Inc., registered in the U.S. and other countries.

App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

Google Play is a trademark of Google LLC.

What you need to know about your out-of-pocket costs

Here's a snapshot of your out-of-pocket costs:

Annual deductible: \$800

You pay your deductible before your plan begins to pay. Your annual deductible will be applied before coinsurance.

Coinsurance: 10% for in-network covered services

Coinsurance is a percentage you pay of the total cost of certain medical services after you have met your deductible. Your coinsurance is different from your deductible. The amount of your coinsurance is based on the Medicare Plus Blue Group PPO-approved amount for covered services. Because it's a percentage, coinsurance math is like the math you use for calculating a tip at a restaurant.

Copays: emergency room: \$150 per visit; urgent care: \$65 per visit; routine hearing exam through TruHearing™ network providers: \$45; TruHearing Advanced hearing aid: \$499 per hearing aid; TruHearing Premium hearing aid: \$799 per hearing aid.

A copay is a flat dollar amount you pay for specific services.

Annual coinsurance/copay maximum: \$900

The most you'll pay in coinsurance and copays in a calendar year, excluding copays for routine hearing care.

Annual out-of-pocket maximum: \$1,700

This includes the amount you pay each year toward your deductible, coinsurance and copays. Excluding routine hearing care services, after you've met this amount, your retirement system pays 100% of the costs for covered services for the remainder of the year.



How it all comes together

The amount you pay out of pocket varies based on how much you've paid toward your annual deductible and coinsurance/copay maximum throughout the year. After you meet your deductible, you begin to pay coinsurance. Here are a few examples:

Note: Coinsurance is applied to the approved amount, reduced by the deductible paid.

	Total cost (allowed amount the plan has approved)	Amount you owe toward your annual deductible	Amount you owe in coinsurance	Your share of cost	Retirement system pays the remaining balance
Before you've paid any deductible	\$1,500	\$800	$+ \begin{matrix} \$70 \\ (\$1,500 - \$800 = \$700; \\ 10\% \text{ of } \$700 = \$70) \end{matrix}$	= \$870	\$630
After you've paid \$500 toward the deductible	\$1,500	\$300	$+ \begin{matrix} \$120 \\ (\$1,500 - \$300 = \$1,200; \\ 10\% \text{ of } \$1,200 = \$120) \end{matrix}$	= \$420	\$1,080
After you've paid the annual deductible	\$1,500	\$0	$+ \begin{matrix} \$150 \\ (\$1,500 - \$0 = \$1,500; \\ 10\% \text{ of } \$1,500 = \$150) \end{matrix}$	= \$150	\$1,350
After you've paid the annual deductible & coinsurance/ copay maximum	\$1,500	\$0	$+ \begin{matrix} \$0 \end{matrix}$	= \$0	\$1,500

The above examples exclude copays for routine hearing care services.

Ready to help

You have coverage that works for you in many different ways. Your benefits aren't just for when you're feeling sick or coping with a chronic condition. They can help you take charge of your health.

How to get vaccinated

In-network pharmacies can bill Blue Cross for vaccines covered by your medical plan at no cost to you. Here's how you find an in-network pharmacy wherever you are:

 Go to bcbsm.com/mpsers and select *Medical Plans* and click *Medicare Plus BlueSM Group PPO*. Then click *Find a pharmacy*.

 Use the BCBSM mobile app: Go to the main menu, select *Find Care*. From there select *Find a doctor*.

You can also get these vaccines at your provider's office, but you may have some cost for an office visit. If you choose to get the vaccines from a local health department or community center, you have to pay up front and send Blue Cross your receipt with a completed claim form to get reimbursed.

 Call Blue Cross Customer Service at **1-800-422-9146** (TTY: **711**) 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.

Helpful information: Your retirement system health plan covers many vaccines to keep you healthy. Keep in mind that the medical and prescription drug plans are administered separately. You'll need to review the *Vaccine Coverage Guide for Medicare PPO Members* to help you understand your retirement system vaccine coverage and out-of-pocket costs. You can find the guide online at bcbsm.com/mpsers, select *Medical Plans* and select *Medicare Plus BlueSM Group PPO*.

In-home health assessment

Blue Cross partners with mobile clinician networks to provide annual in-home health visits at no additional cost to you. You can have a complete health assessment with a licensed medical doctor or nurse practitioner in the comfort of your own home.

During the visit, the licensed professional dedicates about an hour, just to you, to check your blood pressure, your vital signs and reflexes, and to discuss your health-related concerns.

We'll send a summary of the visit to you and your primary care provider. This service is separate from the Medicare Advantage health assessment and doesn't replace your regular primary care visits.

Medicare Diabetes Prevention Program

This 12-month Medicare Diabetes Prevention Program focuses on healthy lifestyle changes with food and activity to best support our members. To participate at no cost, you must not have been diagnosed with Type 2 diabetes or end-stage renal disease and have a body mass index, or BMI, of 25 or more (if Asian, greater than 23). To find out if you'd benefit from this program, call Blue Cross Customer Service at **1-800-422-9146** (TTY: **711**) from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.

Behavioral, mental and emotional well-being care

Your health is not just determined by your physical fitness, but also by your overall well-being. Your physical health improves when you get enough sleep, eat healthy and exercise. Likewise, your emotional well-being improves when you have support through life's trials, manage stress and have positive social interactions. Behavioral healthcare benefits are available to help you transition through difficult times. This benefit also helps those struggling with a substance use disorder. When you call, we'll discuss your needs and arrange for services. You can visit bcbsm.com/mentalhealth for more information.

 Call **1-888-803-4960** and follow the prompts to connect to services. TTY users, call **711**.

Blue Cross Coordinated CareSM

Achieving better health without the right support isn't easy. That's why Blue Cross Coordinated Care provides you with a dedicated care team to connect you with the right care at the right time, whether it's providing support for behavioral health issues, managing a chronic condition or helping to schedule well-being appointments. The program is completely confidential and available to you at no cost.



1-800-775-BLUE (2583) 8 a.m. to 6 p.m.
Eastern time, Monday through Friday.
TTY users, call **711**.



Once you've connected with a nurse manager, you can stay in touch using the Blue Cross mobile app. A nurse manager will provide you with instructions on using the mobile app.

Serious illness

If you experience a serious illness, you can count on Blue Cross' dedicated nurse care managers to help you find the right care. They'll also provide important information and resources. Your plan includes care management services based on your medical claims or when your provider refers you for assistance. In some cases, we partner with independent companies to provide services.

Being diagnosed with a serious illness can be overwhelming. Our nurse care managers work with your provider to help you and your family:

- Understand your medical condition.
- Coordinate care.
- Review treatment options.
- Connect with community resources.
- Obtain equipment and medical supplies.

A personal nurse care manager will support you and your loved ones as you consider options, make treatment decisions and handle emotional concerns. You'll find the support you need to feel more in control.

If you're hospitalized, Blue Cross can also help with the transition to your home or another facility to ensure you get the care you need.



1-800-775-BLUE (2583) 8 a.m. to 6 p.m.
Eastern time, Monday through Friday.
TTY users, call **711**.

Tobacco Cessation Coaching

Increase your chances for becoming tobacco free with a phone-based tobacco cessation coaching program offered by Personify Health[®]. This holistic, clinically sound and whole-person program addresses all factors surrounding tobacco use. To participate in the program, log in to your Blue Cross online member account at bcbsm.com/mpsers, then click on the *Programs & Services* tab. From there, select *Blue Cross Well-Being* under *Quick Links*.

Personify Health is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Care Network by providing health and well-being services.

Smart choices for your care

When it's not an emergency, you have choices for when and where to get healthcare. Know your options so you can get the treatment you need, when you need it. Costs vary for each care option, so it's important to think about what kind of care best fits your needs.



Primary care provider (PCP) and patient-centered medical home (PCMH)

When you're not feeling well, call your PCP. They know you best and understand your health history. A PCMH team is a care team led by a PCP who focuses on your health goals and needs. They offer 24-hour access to your medical team and a personalized approach to managing your health.



Virtual care visits

You can receive PCP services and behavioral health services online or over the phone directly from your in-network provider if they offer telehealth services.

Virtual care is available through Teladoc Health®, an independent company and our plan-approved vendor.

It's as simple as using your smartphone, tablet or computer anywhere in the U.S. to meet with:

- A provider for minor illnesses, such as a cold, flu or sore throat when your PCP isn't available.
- A behavioral health professional or psychiatrist to help work through different challenges, such as anxiety or grief.

Fast and convenient



Visit bcbsm.com/virtualcare.



Call **1-800-835-2362** (TTY: **711**) to ask questions or schedule a telephone visit.

Virtual care visits are available 24 hours a day, seven days a week. Mental health appointments are available from 7 a.m. to 9 p.m. Eastern time, seven days a week.



24-Hour Nurse Line

You can talk to a registered nurse health coach at no cost anytime when you have questions about a minor illness or injury. The nurse can help you determine if you can treat your health concern at home. Call **1-844-811-8460**. TTY users, call **711**.



Urgent care centers

Get convenient, non-emergency, in-person care after hours or on weekends. You can save money by seeing your PCP or going to urgent care or a convenient retail health clinic for conditions that aren't life threatening, but need more than home remedies.



Emergency room

Seek treatment for serious or life-threatening illnesses or injuries at an emergency room. Emergency rooms can cost you more because they are equipped to handle trauma and life-threatening situations, such as heart attacks, strokes, broken bones and serious injuries.



Save money on routine procedures

You have outpatient procedure options. This is important because costs for outpatient services are driven in large part by where you receive the procedure. That means a colonoscopy done in an outpatient colonoscopy clinic may cost you significantly less than one done at a hospital.

Your healthcare provider can tell you if you're able to have your procedure performed at an outpatient surgery center. You can lower your out-of-pocket costs by having routine, non-invasive or low-invasive outpatient procedures performed at a professional outpatient surgery center. These centers provide the same outpatient procedures while helping you avoid hospital overhead costs.

Be sure to ask about the different location options the next time your provider suggests an outpatient procedure, such as:

- Lens and cataract procedures.
- Upper gastrointestinal endoscopy and biopsy.
- Colonoscopy and biopsy.
- Hip and knee arthroplasty.

Find a healthcare provider online

It's easy:

1. Go to bcbsm.com/mpsers and click *Find a doctor*.
2. From the Find Care webpage, you can either *Search without logging in* or *Log in to find a doctor*.
 - If you selected *Search without logging in*, follow the on-screen prompts to choose your search location. Then, use the categories to find a healthcare provider who meets your needs.
3. Once logged in to your online member account, select the *Find Care* box and then click *Find a Doctor*. The system will automatically select your plan's network.
4. Use the categories to find a provider who meets your needs.

You're the most valuable player on your healthcare team

Did you know your plan offers a multitude of preventive care options covered at 100%? These include flu and pneumonia vaccines, mammograms and colorectal cancer screenings. Talk with your provider about what preventive care is right for you. If you're new to Medicare, schedule a Welcome to Medicare exam. If you've been enrolled in Medicare for more than a year, you can take advantage of your annual wellness visit, which includes a personalized prevention plan, screening schedules, referrals and education based on your specific health situation. An annual wellness visit is covered by your medical plan and can occur anytime throughout the calendar year, regardless of the date of your previous annual wellness visit. Annual routine physicals, or checkups, and standard, routine laboratory tests done in conjunction with physicals are covered at 100%. An annual routine physical is more comprehensive than an annual wellness visit — ask your provider what preventive care is right for you.

Get the most out of visits with your healthcare provider:

- Write down questions you want to ask as well as symptoms you want to discuss with your provider.
- Take notes as your provider answers your questions.
- Review your medications (dose, side effects and over-the-counter supplements).
- Speak up if you have any health concerns.
- Be involved in your care decisions.

Remember, you're the MVP on your healthcare team.



Talk to your provider

	Speak up	Good to know	Ask your provider	Get specific
Physical and mental health	Talk to your provider about physical or mental limitations.	If you physically or mentally don't feel your best, there are ways to manage it.	Should you start or change your daily activities?	What type of support programs are right for your overall well-being?
Bladder control	Discuss if you accidentally leak urine.	It's a common problem.	What are your treatment options?	If you're receiving treatment, discuss the effectiveness.
Risk of falling	If you've fallen, make sure to call your provider. Don't wait until your next appointment.	There may be simple solutions, such as a medication dosage change.	Could you benefit from a cane, walker or physical therapy?	Discuss any balance or walking problems.

Are your screenings up to date?

Your healthcare provider can tell you if you need to schedule any of these regular services. Blue Cross also asks mobile clinician networks to provide annual in-home health assessment visits at no additional cost to you. This will help ensure you keep your health on track.

Screenings			
Breast cancer screening	Colorectal cancer screening	Bone density screening for osteoporosis	Cholesterol screening
Annually	Every 1 to 10 years depending on the test	Every 2 years	Every 5 years
Vaccines			
COVID-19 vaccine	Flu vaccine	Pneumonia vaccine	Hepatitis B vaccine
Consult your primary care provider about the COVID-19 vaccine and boosters.	Annually	The number of shots per lifetime will depend on the vaccine used and time between doses.	If you are at risk
Diabetic services (if applicable)			
A1c test	Diabetic retinal eye exam	Urine protein screening	Treatment for urine protein
2 to 4 times a year	Annually	Annually	As applicable

Reach your health goals

Start making healthy lifestyle changes by using the Blue Cross Well-BeingSM website, powered by Personify Health[®].

You'll find Digital Health Assistant programs available at no cost to you. They focus on a variety of health goals, including eating better, conquering stress, feeling happier and enjoying exercise. All tips come straight from Personify Health's expert health coaches.

Set your goal, choose your level (easy, moderate or challenging), then choose from more than 400 activities that appeal to your lifestyle, interests and schedule.

To learn more, log in to your Blue Cross online member account at bcbsm.com/mpsers or open the BCBSM mobile app (see Page 3 for registration tips), then click on the *Programs & Services* tab. From there, select *Blue Cross Well-Being* under *Quick Links*.

Blue Cross Virtual Well-BeingSM

Blue Cross Virtual Well-Being webinars give you the guidance and support you need on your personal journey to better health.

Highlights:

- Features short, high-energy, live webinars every Thursday at noon Eastern time.
- Focuses on a different well-being topic each week. Topics include mindfulness, resilience, social connectedness, emotional health, financial well-being, gratitude, meditation and physical health.
- Offers informational materials you can download to save and share.

Conveniently watch Blue Cross Virtual Well-Being webinars on your computer, tablet or mobile phone.

Learn more, register or watch past webinars at bcbsm.mibluedaily.com/virtual-webinars.

Select medical plan medications available at your local pharmacy

You can use your medical plan benefits to receive select nebulizer solutions, oral cancer medications and the Hepatitis B vaccine at your local or home-delivery pharmacies. You no longer need to complete forms for reimbursement. Deductible and coinsurance may apply. If you have questions about your medical plan medication coverage, call Blue Cross Customer Service at **1-800-422-9146** (TTY: **711**) from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.





Important explanation of benefits (EOB) information

What is an EOB statement?

The EOB is your source of truth for how much you owe healthcare providers. However, an EOB is not a bill — it's a statement that helps you track your medical costs.

What should I do with an EOB?

Compare it to your medical bills. If a bill from your provider doesn't look like the correct amount based on your EOB and *Evidence of Coverage*, contact Blue Cross Customer Service at **1-800-422-9146** (TTY: **711**) from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.

What if my medical bill doesn't show any insurance payments?

If you receive a medical bill for covered services that doesn't show any Blue Cross payments and you never received an EOB, ask your provider to file an insurance claim. Wait to pay until you have a bill showing that we paid our share of the cost.

When should I pay my medical bills?

Your providers may charge you a copay or coinsurance at the time of service or bill you later. You can wait to pay medical bills you receive in the mail until you receive an EOB that shows your share of the costs.

How often will I get an EOB?

We send EOBs monthly, when you've used your benefits. However, we can only process payments and list them after your provider sends the service information to us.

Can I view my EOBs online?

Yes. You can see your benefits, claims, balances and electronic EOBs using your secure Blue Cross online member account at bcbsm.com/mpsers (Page 3 has more information and easy ways to register).

Will my EOB show my premiums?

No. EOBs only show variable costs. Premiums are a fixed monthly cost and don't count toward your out-of-pocket maximum. If you have questions about your premiums, contact the Michigan Office of Retirement Services (see back cover for contact information).

What can I find on an EOB?

The EOB statement shows what you’ve paid or need to pay your provider, if anything. For example:

Amount providers have billed the plan	Total cost (amount the plan has approved)	Plan’s share	Your share
\$810.00	\$552.00	\$337.60	\$214.40

The EOB shows your annual deductible and out-of-pocket maximum, and how much you’ve paid toward them. For example, this is how your first EOB of the year might read:

Deductible

For most covered services, the plan pays its share of the cost only after you have paid your yearly plan deductible.

As of February 1, 2026, you have paid \$214.40 toward your \$800.00 yearly deductible.

Yearly limits

These limits are the **most** you’ll have to pay in 2026 in out-of-pocket costs (deductible, coinsurance and copays) for medical and hospital services covered by the plan.

These yearly limits are called your out-of-pocket maximums. They put a limit on how much you have to pay, but they **don’t** put a limit on how much care you can get.

If we deny payment for all or part of a claim, the EOB explains why. Members are encouraged to contact Blue Cross Customer Service with questions.



What you need to know about prior authorizations

Before you get certain treatments or prescriptions, your healthcare provider will request prior authorization from Blue Cross on your behalf. This helps ensure that the recommended treatment is safe, appropriate for your condition and follows guidelines based on the latest medical research.

Here's how you can help

- **Collaborate** with your healthcare provider during your care. Be sure to tell your provider about all earlier treatments because prior authorization requests require the provider to list other treatments you've had.
- **Ask your provider** if the treatment requires prior authorization or call us before you get treatment. Services that need prior authorization are noted in the medical benefits chart included with your *Evidence of Coverage* booklet available online at [bcbcm.com/mpsers](https://www.bcbcm.com/mpsers).

Here's how the process works

First, a provider sends a written request to Blue Cross detailing the diagnosis and recommended treatment.

Then, we review the request and either:

- **Approve the request**, which means the treatment is covered. Your out-of-pocket cost is determined by your plan benefits;
- **Ask for more information** from your provider to document medical necessity based on clinical guidelines; or
- **Deny the request**, which means the treatment is not covered. We'll explain the reason for the denial to the provider, and mail you a denial letter that explains your options, including how to appeal. For a service requiring approval without a prior authorization, your provider is usually responsible for the cost. If your provider has told you a service wasn't approved, your provider may ask you to pay the full cost.



Frequently asked questions

What is the difference between an annual routine physical exam and an annual wellness visit?

At an **annual routine physical exam**, your primary care provider collects health information through a hands-on assessment. It's covered once per calendar year and is more comprehensive than an annual wellness visit. Your provider may:

- Conduct an age- and gender-appropriate physical examination, including vital signs and measurements.
- Provide guidance, counseling and risk factor interventions.
- Recommend and administer vaccines, lab tests or diagnostic procedures.

At an **annual wellness visit**, you'll develop or update a personal prevention plan based on your current health and risk factors. You're eligible to schedule your annual wellness visit when you've had Medicare Part B coverage for 12 months. The annual wellness visit is covered by your medical plan and can occur anytime throughout the calendar year, regardless of the date of your previous annual wellness visit.

Each of these visits has separate qualifications defined by Medicare. Ask your provider which service is right for you. There are no out-of-pocket costs associated with these services. However, if your provider provides treatment beyond the scope of these two benefits, you may have out-of-pocket costs.

Why am I being billed for my colonoscopy? I thought it was a free screening.

A colonoscopy screening checks to see that you're healthy (no sign, symptom or disease present). There is no coinsurance, copayment or deductible for a Medicare-covered colorectal cancer screening exam.

If your provider finds and removes a polyp or other tissue during the colonoscopy or flexible sigmoidoscopy, the screening exam becomes a diagnostic exam. Diagnostic exams are prescribed when there are health concerns,

such as certain symptoms or medical history. Out-of-pocket costs are noted in the medical benefits chart included with your *Evidence of Coverage* booklet available online at bcbsm.com/mpsers. If you receive other services, or if additional conditions are discussed during the visit, your deductible, coinsurance and copay may apply.

Why am I being charged an emergency room copay? I thought the copay was waived if I spent the night in the hospital.

Per Medicare guidelines, if you go to the ER and are admitted to the hospital as an inpatient, your ER copay is waived. Ask the ER nurse or doctor taking care of you if you're being admitted or held for observation only.

If you go to the ER and are held in observation as an outpatient but not admitted, your ER copay is not waived.

How do I know if I'm paying inpatient or outpatient out-of-pocket costs?

If you'll be receiving service in a hospital, you should ask your provider beforehand to see if the service is inpatient or outpatient as this will affect your out-of-pocket costs.

Even if you stay in the hospital overnight, the service might still be considered outpatient if you haven't been formally admitted as an inpatient by your provider. If you're not sure the service is considered outpatient, confirm with your provider.

Do you have any money-saving tips?

You can save money by receiving care in facilities that **don't** charge hospital facility or usage fees. The best way to determine this is to ask your provider what fees are associated with each visit or procedure. For example, many provider offices, health centers or hospital-based outpatient clinics owned and operated by hospitals charge an additional hospital usage or facility fee when you see any provider in the office, health center or clinic. These offices may cost you more.

Additionally, the cost of your services may be different based on where they're performed (in office, outpatient in a surgery center, outpatient hospital facility or hospital-owned provider office).

SilverSneakers® fitness program

SilverSneakers is an exercise and wellness program that helps you live a healthy, active lifestyle through exercise and fitness communities nationwide. You'll have access to thousands of participating fitness locations across the country.

Find a participating location:



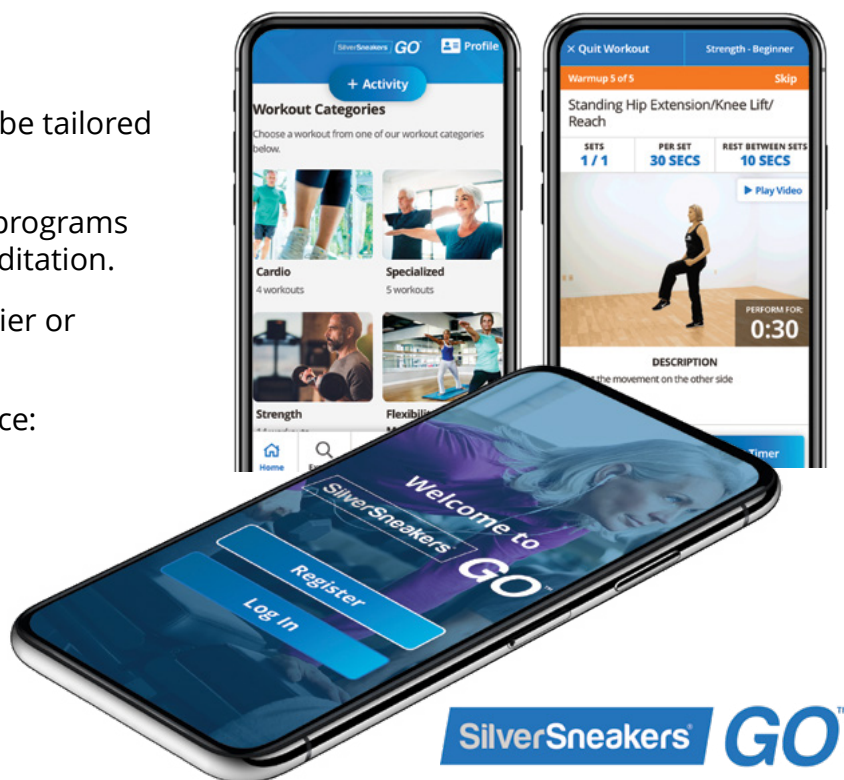
silversneakers.com/locations



1-866-584-7352 (TTY: **711**) from 8 a.m. to 8 p.m. Eastern time, Monday through Friday.

Getting active is easy with SilverSneakers GO™, the first fitness app designed just for you

- Access workout programs that can be tailored to your fitness level.
- Choose between four- or 12-week programs including strength, walking and meditation.
- Modify exercises to make them easier or harder with just one click.
- Find everything you need in one place: your member ID, SilverSneakers locations and more.



SilverSneakers® app questions: silversneakers.com/go

Tivity Health is an independent company that has a contract with Blue Cross Blue Shield of Michigan to offer fitness services to its members. SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers GO is a trademark of Tivity Health, Inc. © 2025 Tivity Health, Inc. All rights reserved.

Important contact information

Blue Cross Customer Service

1-800-422-9146

TTY: **711**

8:30 a.m. to 5 p.m. Eastern time,
Monday through Friday

24-Hour Nurse Line

1-844-811-8460

TTY: **711**

24 hours a day, seven days a week

Behavioral health, mental health and substance use disorder services

Routine concerns: **1-888-803-4960**

TTY: **711**

8 a.m. to 5 p.m. Eastern time,
Monday through Friday

Emergencies: Seek help at your nearest
emergency room or call or text the Suicide
and Crisis Lifeline at 988, 24 hours a day,
seven days a week.

TruHearing™

Routine hearing care: **1-855-205-6305**

TTY: **711**

8 a.m. to 8 p.m.

Monday through Friday

truhearing.com/mpsers

Report fraud

1-888-650-8136

TTY: **711**

8:30 a.m. to 4:30 p.m. Eastern time,
Monday through Friday

Michigan Office of Retirement Services

1-800-381-5111

TTY: **711**

8:30 a.m. to 5 p.m. Eastern time,
Monday through Friday

Address and membership changes:

michigan.gov/orsmiaccount

**Your prescription, dental and vision
coverage are provided by other vendors
who partner with the Michigan Public
School Employees' Retirement System
and aren't covered by Blue Cross.**

*Blue Cross maintains **bcbsm.com/mpsers**, **bcbsm.com/register**, **bcbsm.com/virtualcare**,
bcbsm.com/mentalhealth, **bcbsm.com/app** and **bcbsm.mibluedaily.com/virtual-webinars**.*

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**Blue Cross
Blue Shield
Blue Care Network**
of Michigan

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