



# Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand the benefits and rules of State Health Plan Medicare Advantage (MA) PPO, a Medicare Plus Blue<sup>SM</sup> Group plan administered by Blue Cross Blue Shield of Michigan. If you have any questions, you can call and speak to a Customer Service representative at **1-800-843-4876** from 8:30 a.m. to 5 p.m. Eastern Time, Monday through Friday. TTY users should call 711.

## Understanding the benefits

- ☐ The *Evidence of Coverage* (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs and benefits before you enroll. Visit [www.bcbsm.com/som](http://www.bcbsm.com/som) to view a copy of the EOC or call 1-800-843-4876 (TTY: 711) to request a copy via mail.
- ☐ Review the provider directory (or ask your provider) to make sure the providers you see are either in the network or participate with Original Medicare and agree to submit their claim to Blue Cross for the Medicare reimbursement. If they are not listed or will not accept your State Health Plan MA PPO card, you may have to select a new provider.

## Understanding important rules

- ☐ You must be enrolled in both Medicare Part A and Medicare Part B.
- ☐ In addition to your monthly plan premium arranged by the Office of Retirement Services (ORS), you must continue to pay your Medicare Part B premium. Contact the ORS at **1-800-381-5111** for questions about your monthly plan premium.
- ☐ Benefits and/or out-of-pocket costs may change on January 1, 2025. We will mail you an Annual Notice of Changes (ANOC) ahead of time to help you understand upcoming changes.
- ☐ State Health Plan MA PPO allows you to see out-of-network providers for the same out-of-pocket costs. However, while we will pay for covered services, the provider must agree to treat you. Non-contracted providers may deny care, except in emergency or urgent situations. We encourage you to contact your out-of-network providers to ask if they will accept your plan and agree to bill Blue Cross before making appointments.
- ☐ Effect on Current Coverage. Your current health care coverage will end once your new Medicare coverage starts. For example, if you are in Tricare or a Medicare plan through your spouse's employer, you will no longer receive benefits from that plan once your new coverage starts.