2027

READY TO HELP

State Health Plan MA PPO Pre-Enrollment Checklist

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

Understanding the Benefits

- ☐ The *Evidence of Coverage* (EOC) provides a complete list of coverage and services. It's important to review plan coverage, costs and benefits before you enroll. Visit 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 providers) to make sure the providers you see are either in-network or agree to bill Blue Cross for the Medicare reimbursement. If they're not listed or will not accept your State Health Plan MA PPO plan, 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 plan premium arranged by the Office of Retirement Services (ORS), you must continue to pay your Medicare Part B premium. For questions about your plan premium, contact the ORS at **1-800-381-5111** from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.

- ☐ Benefits and/or out-of-pocket costs may change on January 1, 2028. We'll mail you an Annual Notice of Changes (ANOC) ahead of time to help you understand upcoming changes.

- ☐ The State Health Plan MA PPO allows you to see out-of-network providers for the same out-of-pocket costs, as long as they agree to bill Blue Cross. We encourage you to contact your providers to make sure they'll accept your plan and agree to bill Blue Cross before making appointments.

- ☐ **Effect on Current Coverage**. If you're currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you'll be paying for coverage you can't use.

  Out-of-network/non-contracted providers are under no obligation to treat Medicare Plus Blue℠ Group PPO members, except in emergency situations. Please call Customer Service or see your Evidence of Coverage for more information.

Blue Cross Blue Shield Blue Care Network of Michigan

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