



Medicare Plus Blue GroupSM PPO



Benefits at a glance

For State Health Plan Medicare Advantage Members

January 1, 2020 – December 31, 2020

Cost share	
Premium	In addition to the Medicare Part B premium, you may also be required to pay a premium contribution as defined by the State Employee Retirement System.
Deductible	\$400 per individual, \$800 per family
Annual Maximum Out-of-Pocket Amounts	\$2,000 per individual, \$4,000 per family
Preventive services	
Annual "Wellness" visit	Covered 100%
Annual physical	
Annual gynecological exam	
Colonoscopy	
Immunizations	
Mammography screening	
Prostate screening	
Emergency medical care	
Ambulance services – medically necessary	Covered 98% after deductible
Emergency care (copay waived if admitted to hospital within 3 days)	\$50 Copay
Emergency room physician services	Covered 100%
Diagnostic care	
Diagnostic tests (X-rays, ultrasounds, MRI, CAT scans)	Covered 98% after deductible
Lab and pathology tests	
Radiation therapy	

Medicare Plus Blue GroupSM PPO



Physician Office services	
Office visits	\$20 Copay
Telehealth (online visit) – via the Blue Cross online tool powered by American Well®	\$10 Copay
Telehealth (online visit) – via your provider’s online tool	\$20 Copay
Hospital care	
Chemotherapy (Medicare Part B prescription drugs)	Covered 98% after deductible
Consultations – inpatient and outpatient	
Inpatient hospital care (unlimited days)	
Inpatient mental health care	Covered 100%
Inpatient substance abuse care	
Alternatives to hospital care	
Home health care (non-DME)	Covered 100%
Hospice care	Services are paid for by Original Medicare, not Medicare Plus Blue Group PPO.
Private duty nursing	Covered 80% after deductible
Skilled nursing facility (up to 120 days per confinement)	Days 1-20: Covered 100% Days 21 – 120: Covered 98% after deductible
Urgent care visits	\$20 Copay
Human organ transplants	
Human organ transplants – Skin	Covered 90% after deductible
Human organ transplants – Cornea or Kidney	Covered 98% after deductible
Human organ transplants – Bone marrow	Covered 100%
Surgical services	
Outpatient surgery, including services at hospital outpatient facilities and ambulatory surgery centers	Covered 98% after deductible
Behavioral health and substance use disorder services	
Behavioral health substance abuse – intensive outpatient programs (IOP)	Covered 100%
Outpatient mental health services Facility and clinic services	Covered 98%
Outpatient substance abuse care Facility and clinic services	

Medicare Plus Blue GroupSM PPO



Hearing Care

<p>Hearing aids</p> <p><i>Members can be reimbursed for hearing aids purchased from a provider who doesn't accept the Medicare Advantage card. Reimbursement cannot exceed the \$2,500 allowance.</i></p>	<p>Standard (analog) or basic digital) hearing aids are covered up to \$2,500 every 36 months</p>
<p>Hearing care - Audiometric exam, evaluation and conformity test</p>	<p>Covered 100%</p>
<p>Hearing services - Routine exam</p>	<p>\$20 Copay</p>

Other services

<p>Acupuncture for treatment of the following conditions:</p> <ul style="list-style-type: none"> • Chronic headaches such as migraines • Myofascial complaints such as neck pain • Neuritis • Osteoarthritis • Postherpetic neuralgia • Rheumatoid arthritis • Sciatica • Tic douloureux • Myofascial complaints such as neck and lower back pain 	<p>Covered 80% after deductible</p>
<p>Cardiac and pulmonary rehabilitation services</p>	<p>Covered 98% after deductible</p>
<p>Chiropractic services</p> <ul style="list-style-type: none"> • Manual manipulation of the spine to correct subluxation • Office visits • Evaluation and management services 	<p>\$20 Copay</p>
<p>Durable medical equipment (DME)</p>	<p>Covered 100%</p>
<p>Home infusion therapy</p>	<p>Covered 90% after deductible</p>
<p>Outpatient physical, speech, occupational, and massage therapy</p>	<p>Covered 98% after deductible</p>
<p>Prosthetic and orthotic appliances</p>	<p>Covered 100%</p>
<p>Tivity Health[®] SilverSneakers[®]</p> <p>The SilverSneakers Fitness Program is a specialized program designed for seniors. SilverSneakers provides access to exercise equipment, classes and fun social activities at thousands of locations nationwide.</p>	<p>Covered 100%</p>
<p>Vision diagnostic services</p>	<p>\$20 Copay</p>

Medicare Plus Blue GroupSM PPO



Weight loss	Covered 100% (\$300 lifetime maximum)
Wigs, wig stand, adhesive	Covered 100% (\$300 lifetime maximum)

Note: Your provider may be required to seek preauthorization for some of the above services.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved.

Medicare Plus Blue GroupSM PPO



Medicare Plus Blue Group PPO has a network of doctors, hospitals, and other providers. Using providers that do not accept Medicare may cost you more.

Outside Michigan, your costs are the same as in-network services when you use providers that accept Medicare. Using providers that do not accept Medicare may cost you more. To locate a provider in our network, use the Find a Doctor tool on our website at:

www.bcbsm.com/providersmedicare.

Out-of-network/non-contracted providers are under no obligation to treat Medicare Plus Blue Group PPO 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. Or, call us and we will send you a copy of the *Provider Directory*, or *Provider Locator* for members outside Michigan (phone numbers are listed below).

Benefit provisions, including copays, deductibles and coinsurance may change based on new and/or changed regulatory guidance issued by the Centers for Medicare and Medicaid. Limitations and restrictions may apply. Please contact your health plan administrator for further information regarding your benefits.

If you want to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You 2020” handbook. View it online at www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

This document is available in other formats such as audio CD and large print. Please contact customer service if you need information in an accessible format or another language.

Questions?

Please call Customer Service at 1-800-843-4876, Monday through Friday from 8:30 a.m. to 5:00 p.m. Eastern Standard Time.
TTY users should call 711.



**Blue Cross
Blue Shield**
of Michigan

A nonprofit corporation and independent licensee
of the Blue Cross and Blue Shield Association

Learn more.

Website: www.bcbsm.com/statemedicare