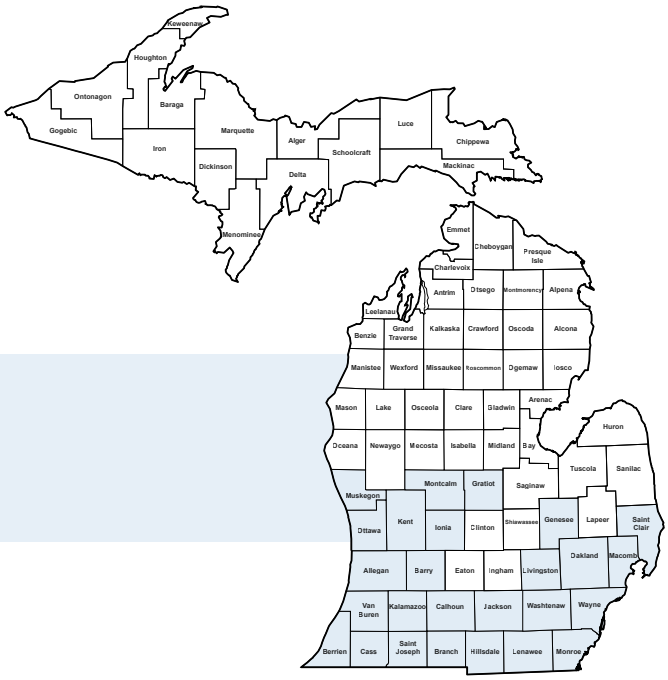
Medicare Plus Blue℠ PPO **Essential**

$35.80 to $41 monthly premium | $0 deductible

- A large quality-focused network with more than **67,000 doctors**[1] **in Michigan** and more than 1.8 million doctors[2] nationwide.
- Get care **anytime, anywhere** with 24/7 virtual and telephone healthcare providers.



Agent: Phone:

Address: Email:

Benefit	What you pay in network
Annual medical deductible	$0
Primary care office visit copay	$0
Specialist visit copay	$45
Urgent care facility copay	$0 to $50
Emergency care copay	$130
Outpatient lab services	$0 to $40
Outpatient surgery ambulatory surgical center	$0/$250
Inpatient hospital care Days 1 to 7 (per day)	$350
Diabetic supplies and services	0% to 20%
Physical therapy copay	$45
Durable medical equipment	0% to 20%
In-network maximum out of pocket (MOOP)	$7,150

[1]*Source: Blue Cross Blue Shield of Michigan Provider Counts report, June 2026*
[2]*Blue Cross and Blue Shield Association, Blue Facts, June 2026*

READY TO HELP

Benefit	What you pay in network
Additional benefits	
Advantage Dollars OTC every 3 months (no rollover)	N/A
SilverSneakers® fitness benefit	N/A
Dental preventive and comprehensive annual maximum (unless noted otherwise)	$950
Vision annual maximum allowance used for contact lenses or one pair of frames	N/A
Hearing aid copay through TruHearing® per ear each year	N/A

Part D prescription drug deductible	$400 for tiers 3 to 5	
Preferred and standard pharmacy network copay — a complete listing of preferred and standard pharmacies can be found at **bcbsm.com/pharmaciesmedicare**.		
	Preferred 31-day supply	**Standard 31-day supply**
Tier 1 preferred generic drugs	$0	$5
Tier 2 generic drugs	$5	$10
Tier 3 preferred brand drugs[3]	20% coinsurance[4]	
Tier 4 nonpreferred drugs[3]	21% coinsurance[4]	
Tier 5 specialty tier drugs[3]	29% coinsurance[4]	
After your out-of-pocket costs reach $2,400	$0 copay	

[3]You won't pay more than $35 for a one-month supply of each insulin product covered by our plan, no matter what out-of-pocket cost tier it's on.

[4]Of plan's approved amount

Note: *Not all medications are available at all pharmacies.*

We look forward to supporting your healthcare needs in 2027.

Blue Cross Blue Shield of Michigan is a PPO plan with a Medicare contract.
Enrollment in Blue Cross Blue Shield of Michigan depends on contract renewal.

Out-of-network/non-contracted 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 cost sharing that applies to out-of-network services.

Medicare PLUS Blue℠ PPO

Blue Cross Blue Shield of Michigan

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

W018438 AUG 26