

2026 MICHIGAN INDIVIDUAL MA PLANS AGENT ROADSHOWS

**READY
TO HELP**





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As we've been for over 80 years,
Blue Cross Blue Shield of Michigan is here and ready to help.

Our Social Mission



**Increasing access to
affordable health care**



**Enhancing quality of
care for patients**



**Improving the health of
Michigan communities**

BCBSM / BCN Medicare Advantage

We are a leader in innovating new approaches to improving health outcomes by partnering with our **broad provider network** on **healthcare quality initiatives and value-based care**

We have an established track record of **deep partnerships** across the local communities we serve

We are consistently ranked as **a leader** in diversity, equity and inclusion and are considered a top employer



Access to more than **74,000 active providers**



\$0 PCP copays on all plans



\$0 premium MAPD plans available statewide and premium based products with richer benefits



During travel, access our nationwide network of Blue plan doctors and hospitals with MA PPO and HMO-POS plans



Colon cancer screening remains \$0 copay even if polyps are found



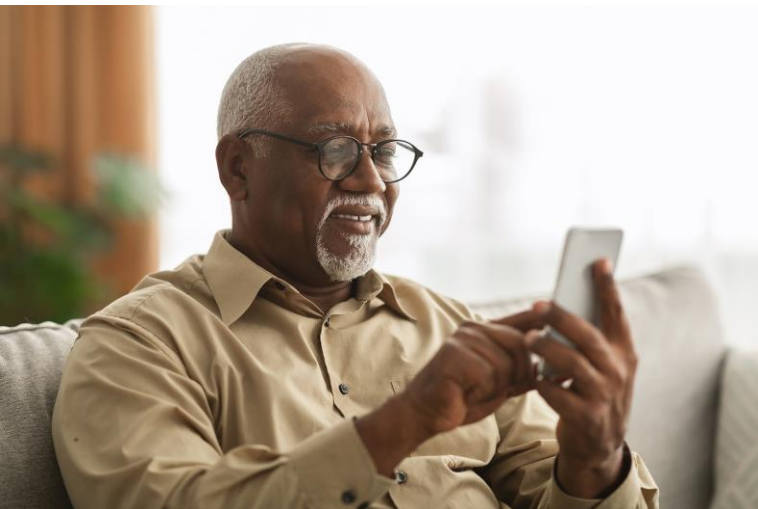
Silver sneakers fitness program on most plans

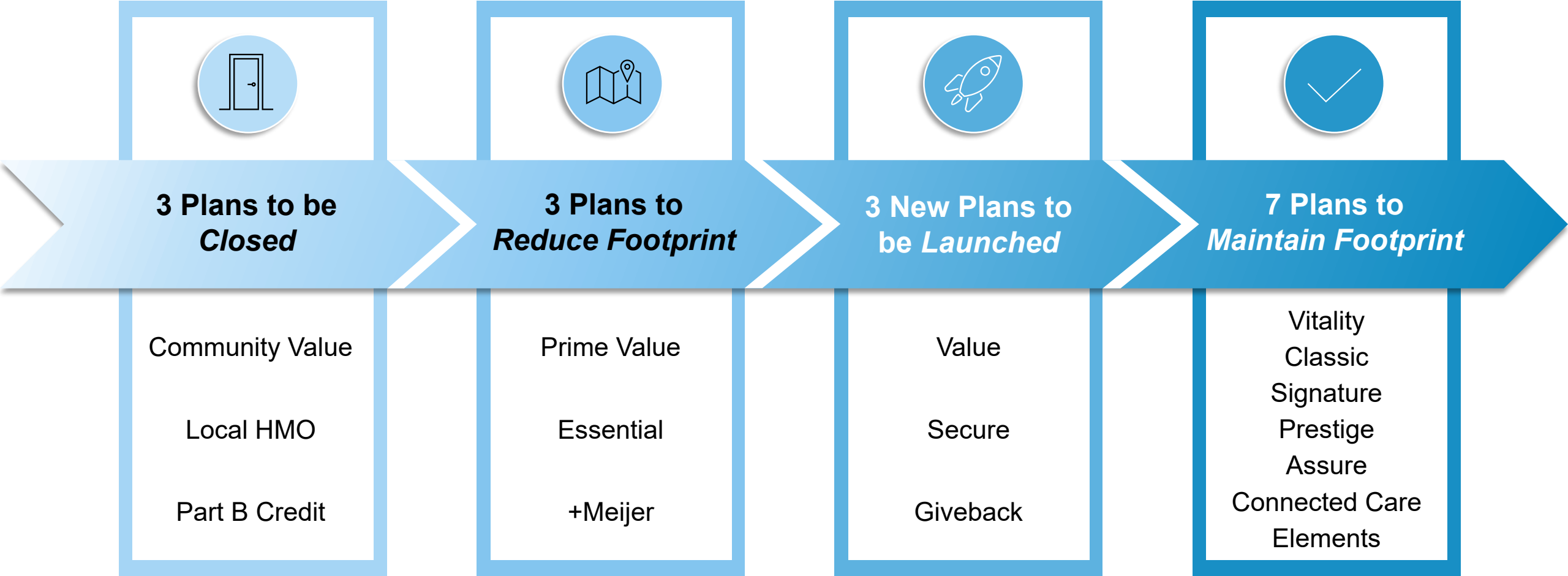


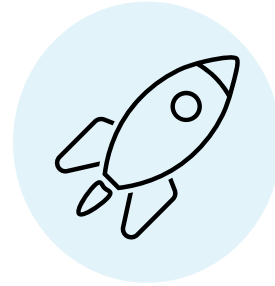
Advantage dollars – OTC + food on most plans



20% coinsurance on Tier 3 medications







3 New Plans to be Launched

Value
Secure
Giveback

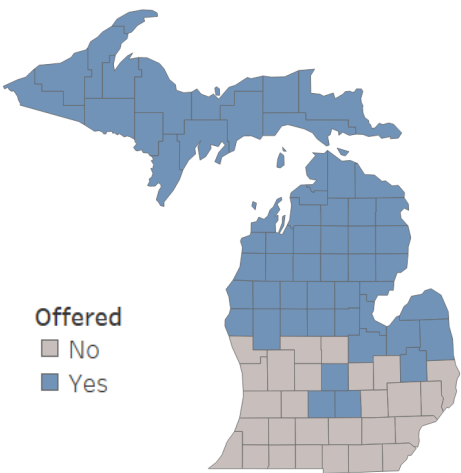
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Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross Blue Shield Association.

Our new plans offer a \$0 premium or a Part-B giveback.

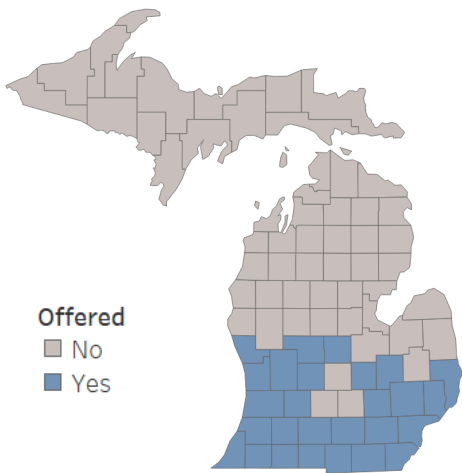
Value

\$0 premium for
Northern MI and UP



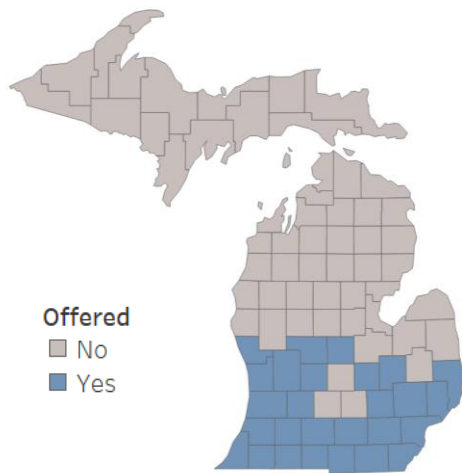
Secure

\$0 premium for
Southern MI



Giveback

\$70 Part-B giveback
for Southern MI

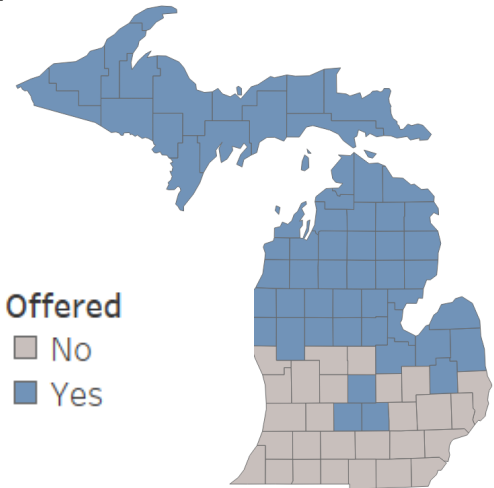


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Value: \$0 Premium for Northern MI and the UP

County Footprint



Counties Offered:

Alcona	Cheboygan	Gladwin	Luce	Mason	Osceola
Alger	Chippewa	Iosco	Gogebic	Mecosta	Oscoda
Alpena	Clare	Iron	Grand Traverse	Menominee	Otsego
Antrim	Clinton	Isabella	Houghton	Midland	Presque Island
Arenac	Crawford	Kalkaska	Huron	Missaukee	Roscommon
Baraga	Delta	Keweenaw	Ingham	Montmorency	Saginaw
Bay	Dickinson	Lake	Mackinac	Newaygo	Sanilac
Benzie	Eaton	Lapeer	Manistee	Oceana	Schoolcraft
Charlevoix	Emmet	Leelanau	Marquette	Ogemaw	Tuscola
			Ontonagon	Wexford	

Benefit Summary

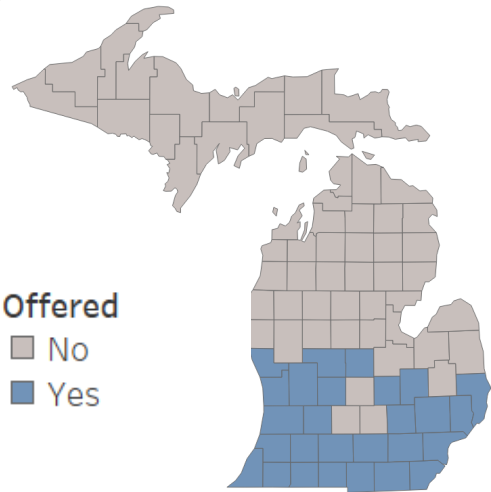
Value Plan Benefits	
Premium	\$0
Med Deductible	\$675
MOOP	\$6,750
PCP	\$0
Specialist	\$50
IP Hospital	\$430 (days 1-7)
Outpatient	\$400
OTC	\$25/quarter
Dental	Preventive Only
Rx Deductible	\$615 (T2-5)
Rx Benefit	\$2 / \$15 / 20% / 31% / 25%
Silver Sneakers	Yes

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Secure: \$0 Premium for Southern MI

County Footprint



Counties Offered:

Allegan	Gratiot	Livingston	St. Clair
Barry	Hillsdale	Macomb	St. Joseph
Berrien	Ionia	Monroe	Shiawassee
Branch	Jackson	Montcalm	Van Buren
Calhoun	Kalamazoo	Muskegon	Washtenaw
Cass	Kent	Oakland	Wayne
Genesee	Lenawee	Ottawa	

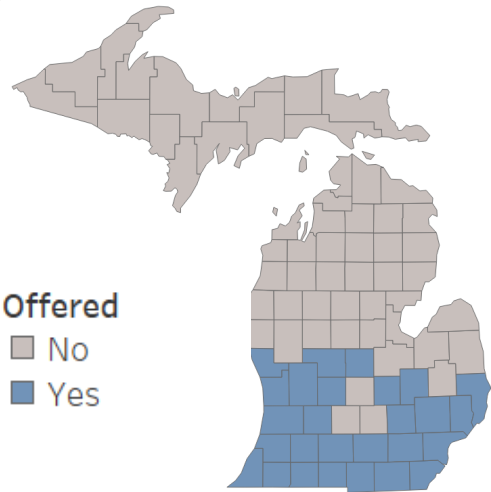
Benefit Summary

Secure Plan Benefits	
Premium	\$0
Med Deductible	\$0
MOOP	\$6,750
PCP	\$0
Specialist	\$45
IP Hospital	\$375 (days 1-7)
Outpatient	\$400
OTC	\$40/quarter
Dental	\$1,000 Preventive and Comp
Rx Deductible	\$150 (T3-T5)
Rx Benefit	\$0 / \$7 / 20% / 30% / 31%
Silver Sneakers	Yes

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Giveback: \$70 Part B Giveback for Southern MI

County Footprint



Counties Offered:

Allegan	Gratiot	Livingston	St. Clair
Barry	Hillsdale	Macomb	St. Joseph
Berrien	Ionia	Monroe	Shiawassee
Branch	Jackson	Montcalm	Van Buren
Calhoun	Kalamazoo	Muskegon	Washtenaw
Cass	Kent	Oakland	Wayne
Genesee	Lenawee	Ottawa	

Benefit Summary

Giveback Plan Benefits	
Part-B Giveback	\$70
Med Deductible	\$650
MOOP	\$9,250
PCP	\$0
Specialist	\$55
IP Hospital	\$385 (days 1-7)
Outpatient	\$425
OTC	Not covered
Dental	Preventive Only
Rx Deductible	\$150 (T3-T5)
Rx Benefit	\$0 / \$7 / 20% / 30% / 31%
Silver Sneakers	No

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Plans with deductibles: PPO – Giveback, Value

Services that apply		Services that do not apply
✓ Ambulance	✓ Outpatient Blood Services	✓ Diabetic supplies and therapeutic shoes ✓ Insulin furnished through an item of durable medical equipment ✓ Preventive services ✓ Primary care services ✓ Additional benefits not covered by Original Medicare, including: ✓ Preventive dental services ✓ Vision care ✓ Health and wellness education programs ✓ Membership in health fitness program
✓ Ambulatory Surgical Center Services	✓ Outpatient Diagnostic & Therapeutic Radiological Services	
✓ Part B Drugs	✓ Outpatient Diagnostic Tests/Procedures	
✓ Cardiac Rehabilitation	✓ Outpatient Hospital & Observation Services	
✓ Chiropractic Services	✓ Partial Hospitalization	
✓ Dialysis	✓ Physical/Speech Language Pathology Services	
✓ Durable Medical Equipment, Prosthetic Supplies, Medical Supplies	✓ Pulmonary Rehabilitation	
✓ Inpatient Hospital – Acute & Psychiatric	✓ Skilled Nursing Facility	
✓ Intensive Outpatient Program Services	✓ Specialist Physician Services	
✓ Mental Health/Psychiatric Services	✓ Supervised Exercise Therapy	
✓ Occupational Therapy Services		

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3 Plans to Reduce Footprint

Prime Value
Essential
+Meijer

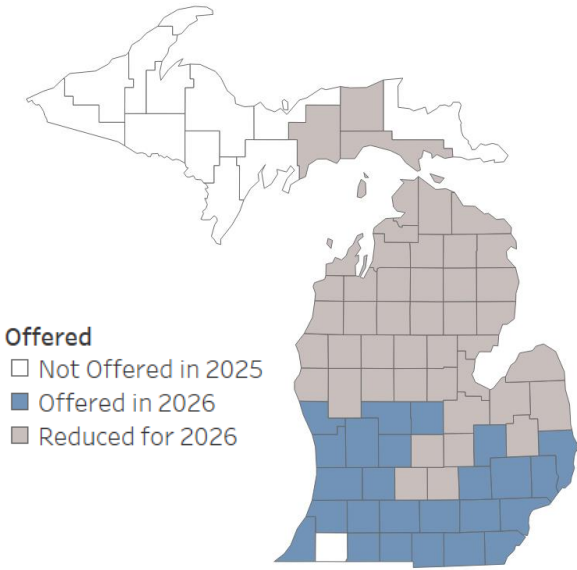
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Prime Value, Essential, and +Meijer are adding a premium and reducing footprints

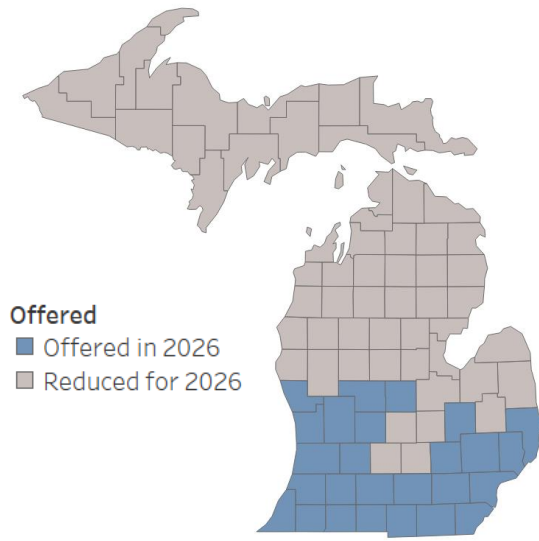
Prime Value

\$35 premium



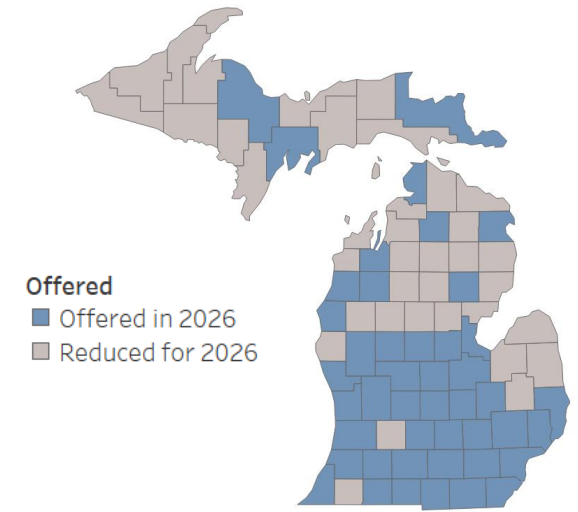
Essential

\$25 premium



+Meijer

\$35 premium



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Members have numerous options for paying their premium



Pay online with automatic payments

- 1 [Login to member online account.](#)
- 2 Click Pay Your Premium.
- 3 Click Recurring Payments.
- 4 Click Enroll or Edit on the appropriate plan.
- 5 Choose or Add Payment Method.
- 6 Click Save.



Pay with a check via mail

We'll send you a statement each month. Please send payment by the first of each month.

Make checks payable to:

HMO/HMO-POS Plans: Blue Care Network P.O. Box 33608 Detroit, MI 48232-5608	PPO Plans: Blue Cross Blue Shield of Michigan P.O. Box 553912 Detroit, MI 48255-3912
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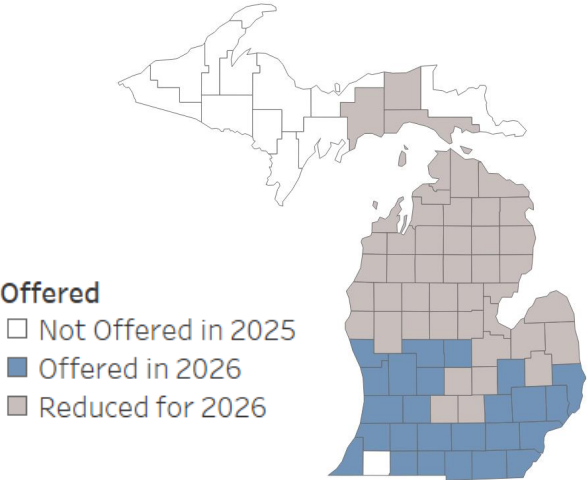
Deduct payments from your social security check

You also can have your plan premium taken out of your monthly Social Security check. This may take up to three months to take effect.

- Contact the Customer Service number associated with member's plan type:
- BCN Advantage: [1-800-450-3680](tel:1-800-450-3680)
 - Medicare Plus Blue PPO: [1-877-241-2583](tel:1-877-241-2583)
 - Prescription Blue PDP: [1-800-565-1770](tel:1-800-565-1770)
 - TTY users [call 711](tel:711)

Prime Value Coverage for \$35 in Southern MI

County Footprint



Counties Exited:

Alcona	Clinton	Isabella	Mecosta	Otsego
Alpena	Crawford	Kalkaska	Midland	Presque Isle
Antrim	Eaton	Lake	Missaukee	Roscommon
Arenac	Emmet	Lapeer	Montmorency	Saginaw
Bay	Gladwin	Leelanau	Newaygo	Sanilac
Benzie	Grand Traverse	Luce	Oceana	Schoolcraft
Charlevoix	Huron	Mackinac	Ogemaw	Shiawassee
Cheboygan	Ingham	Manistee	Osceola	Tuscola
Clare	Iosco	Mason	Oscoda	Wexford

Benefit Summary

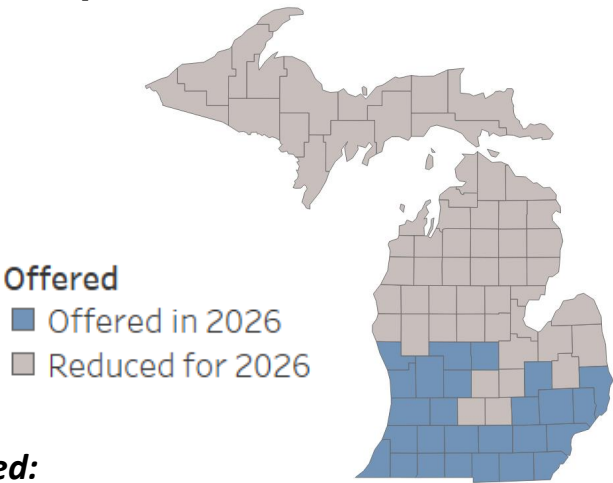
Prime Value Plan Benefits	
Premium	\$35
Med Deductible	\$0
MOOP	\$5,000
PCP	\$0
Specialist	\$35
IP Hospital	\$300 (days 1-7)
Outpatient	\$150 – \$375
OTC	Not Covered
Dental	\$950 Preventive and Comp
Rx Deductible	\$150 (T3-T5)
Rx Benefit	\$0 / \$5 / 20% / 30% / 31%
Silver Sneakers	No

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Essential Coverage for \$25 in Southern MI

County Footprint



Counties Exited:

Alcona	Chippewa	Grand Traverse	Lapeer	Missaukee	Roscommon
Alger	Clare	Houghton	Leelanau	Montmorency	Saginaw
Alpena	Clinton	Huron	Luce	Newaygo	Sanilac
Antrim	Crawford	Ingham	Mackinac	Oceana	Schoolcraft
Arenac	Delta	Iosco	Manistee	Ogemaw	Shiawassee
Baraga	Dickinson	Iron	Marquette	Ontonagon	Tuscola
Bay	Eaton	Isabella	Mason	Osceola	Wexford
Benzie	Emmet	Kalkaska	Mecosta	Oscoda	
Charlevoix	Gladwin	Keweenaw	Menominee	Otsego	
Cheboygan	Gogebic	Lake	Midland	Presque Isle	

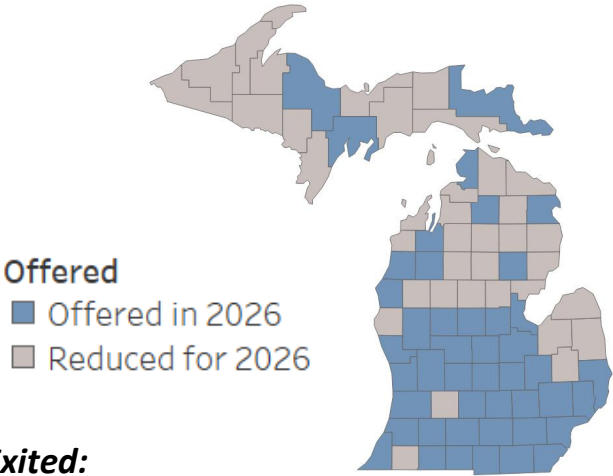
Benefit Summary

Essential Plan Benefits	
Premium	\$25
Med Deductible	\$0
MOOP	\$6,250
PCP	\$0
Specialist	\$45
IP Hospital	\$350 (days 1-7)
Outpatient	\$125 - \$350
OTC	Not covered
Dental	\$950 Preventive and Comp
Rx Deductible	\$150 (T3-T5)
Rx Benefit	\$0 / \$5 / 20% / 25% / 31%
Silver Sneakers	No

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+Meijer Coverage for \$35 in Counties with Meijer Location*

County Footprint



Counties Exited:

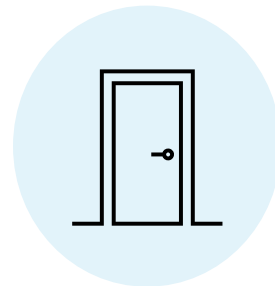
Alcona	Clare	Keweenaw	Ontonagon
Alger	Crawford	Lake	Osceola
Antrim	Dickinson	Lapeer	Oscoda
Arenac	Gladwin	Leelanau	Presque Isle
Baraga	Gogebic	Luce	Roscommon
Barry	Houghton	Mackinac	Sanilac
Benzie	Huron	Menominee	Schoolcraft
Cass	Iosco	Missaukee	Tuscola
Charlevoix	Iron	Montmorency	
Cheboygan	Kalkaska	Oceana	

Benefit Summary

+Meijer Plan Benefits	
Premium	\$35
Med Deductible	\$0
MOOP	\$6,750
PCP	\$0
Specialist	\$50
IP Hospital	\$325 (days 1-7)
Outpatient	\$150 - \$375
OTC	\$60/quarter
Dental	\$1,000 Preventive and Comp
Rx Deductible	\$150 (T3-T5)
Rx Benefit	\$0 / \$7 / 20% / 30% / \$31%
Silver Sneakers	Yes

*Exception of Huron and Lapeer

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3 Plans to be Closed

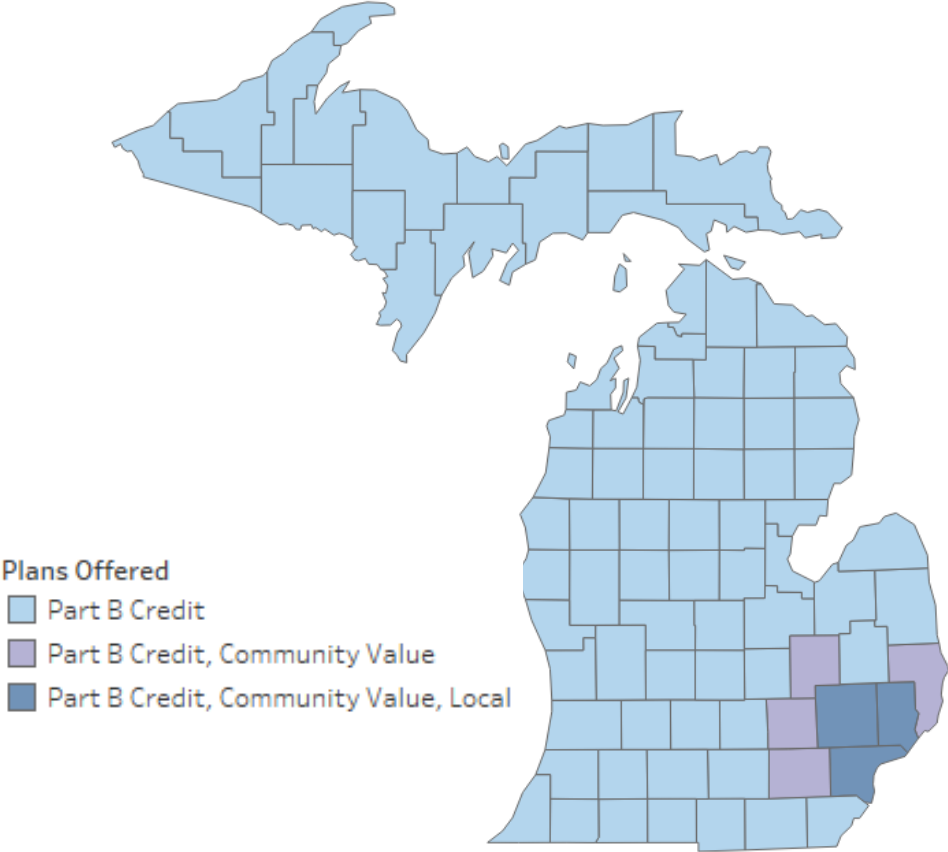
Community Value
Local HMO
Part B Credit

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Part B Credit, Community Value and Local to be Closed

2025 Footprints



Counties Exited for 2026 Closure		
Community Value	Local	Part B Credit
Genesee	Macomb	All 83 counties
Livingston	Oakland	
Macomb	Wayne	
Oakland		
St. Clair		
Washtenaw		
Wayne		

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NEW – Guiding Members Forward report – Live 9/12!



How Can We Help You? Search...





Report: Coverage Member with Account
Guiding Members Forward
Report for Members who are in Plans that are closing 12/31/25.

Analyze

Trend

Enable Field Editing

Q

Add Chart

Filter

Refresh

Edit

Dropdown

Total Records
600

	Account: Account Name	Account: Primary Phone	Account: Email	Plan	Account: Physical County	Coverage Effective Date	Coverage Member: Coverage Member Nam
1	C		-		Wayne	1/1/2025	ADVANTAGE INDIVIDUAL I
2	B		em		Wayne	1/1/2025	VANTAGE INDIVIDUAL LOC
3	J		@gmail.com		-	1/1/2025	ADVANTAGE INDIVIDUAL LC
4	S		l.com		Oakland	1/1/2025	ADVANTAGE INDIVIDUAL LO
5	L		l.com		Macomb	1/1/2025	OVANTAGE INDIVIDUAL LOC
6	M		l.com		Wayne	1/1/2025	OVANTAGE INDIVIDUAL LOX
7	D		l.com	Medicare Plus Blue PPO Part B Credit	Grand Traverse	1/1/2025	CARE PLUS BLUE PPO PAF
8	K		em	Medicare Plus Blue PPO Part B Credit	Oakland	1/1/2025	RE PLUS BLUE PPO PART I



All Member Retention Summary – Live 10/1!



CONFIDENTIAL

MEMBER RENEWAL UPDATES

Subscriber Name: <<Name>> Subscriber Birth Date: <<Birthdate>>
2025 Plan Name: <<Plan Name>>

Most Utilized Prescriptions

Drug Name	2025 BCBSM Vitality	2026 BCBSM Vitality	Prescription Notes

Drug names may appear more than once for many reasons, such as different manufacturers, different dosages, different packaging, etc.

Most Utilized Healthcare Providers

Provider Name	Provider Type	Network Status as of <Enter Date>

All providers may not be shown. For example, providers outside of Michigan are unlikely to appear in the above list.
Please confirm the member's providers and check provider directory if any are not reflected above.

Core Benefit Cost Sharing

Benefit	2025 BCBSM Vitality PPO Coverage	2026 BCBSM Vitality PPO Coverage

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How to access reports in Agent Community

×

Home

Accounts

Applications

Book Of Business

Quote & Enroll

Cases

Library

Training

Reports

Quick Links

Shopping

1

2

How Can We Help You? Search...

Q

Home

News

Quick Links

Libraries & Training

Quote & Enroll

Book of Business

Create a Case

Reports And Dashboards

How Can We Help You? Search..

Q

Frequently Used Reports

Over 65 Disenrollment

Disenrollment Reports for agent/agency for Over 65.

Aging in Over 65

Members turning 65 years old in the next calendar year.

RFI BCNA Report

Report of BCN Medicare Advantage request for information records with an RFI Start Date in the last 90 days.

Book of Business - Cancel/Inactive

Inactive and cancelled members.

Direct Mail & Print Communications

View all recent communications sent to your members.

View All Reports

Access all available reports.

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How to access reports in Agent Community

How Can We Help You? Search...

Reports

All Folders > IBU Agent Reports

33 items

REPORTS	Name ↑	Folder	Description	Created By	Created On	Subscribed
Recent						
Created by Me	All Member Retention Summary DMPCs	IBU Agent Reports		Shannon Resch	10/18/2024, 3:38 PM	
Private Reports						
Public Reports	Annual Med Supp Rate Letters Report	IBU Agent Reports	List of members who received annual Med Sup Rate Notification letters	Shannon Resch	3/21/2025, 9:38 AM	

Report: Direct Mail & Print Communications with Contact

All Member Retention Summary DMPCs

AnalyzeTrendEnable Field Editing

Mailer Name ↑	Direct Mail & Print Communication: Name	Mailer Description	Contact: Account Name	Contact: First Name	Contact: Last Name
	DMPC-1820660				
	DMPC-1820661				
	DMPC-1827798				
	DMPC-1827799				
	DMPC-1833747				
	DMPC-1820662				

Direct Mail & Print Communication

DMPC-1820660

Order StatusMailer NameContact

MEMBER RETENTION SUMMARY

RelatedDetails

Direct Mail & Print Communication

ContactMarketing Cloud Campaign TypeDocument Link

Click here to view

Member Renewal Access ForNo Agent of Record

Mailing Address

Mailing Street Address

1

2

3

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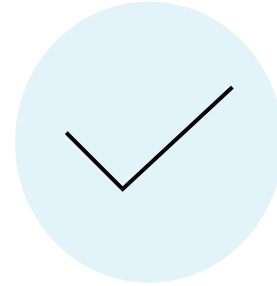
A plan closure is an SEP for MA and a Guaranteed Issue right for Med Supp

Coverage Effective Dates	January 1	February 1	March 1
Special Enrollment Periods	December 8th to December 31st	Through February, with coverage effective the 1st month after enrollment (e.g., January enrollment, coverage effective February 1. February enrollment, coverage effective March 1)	

Your Clients Stay Your Clients

If a member enrolls via our call center
we'll **preserve your status** as the **Agent of Record**.

Members can call: 833-844-4311



7 Plans to Maintain Footprint

Vitality	Assure
Classic	ConnectedCare
Signature	Elements
Prestige	

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HMO Plans Maintaining Footprint

	Classic	Prestige	Elements	ConnectedCare
Premium	\$93 - \$145	\$178 - \$267	Giveback: \$20	\$41
Med Deductible	\$0	\$0	\$0	\$0
MOOP	\$4,400	\$4,000	\$4,500	\$4,400
PCP	\$0	\$0	\$0	\$0
Specialist	\$30	\$25	\$35	\$35
IP Hospital	\$250 (days 1-7)	\$200 (days 1-7)	\$250 (days 1-7)	\$275 (days 1-7)
Outpatient	\$225	\$200	\$200	\$225
OTC	\$50/quarter	\$50/quarter	\$50/quarter	\$50/quarter
Dental	\$1,500 Preventive and Comp	\$1,500 Preventive and Comp	\$1,500 Preventive and Comp	\$1,500 Preventive and Comp
Rx Deductible	\$0	\$0	Not Covered	\$125 (T3-T5)
Rx Benefit	\$0 / \$7 / 20% / 25% / 33%	\$0 / \$7 / 20% / 25% / 33%	Not Covered	\$0 / \$2 / 20% / 25% / 31%
Silver Sneakers	Yes	Yes	Yes	Yes

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PPO Plans Maintaining Footprint

	Vitality	Signature	Assure
Premium	\$38.50 - \$84.70	\$106.60 - \$154.20	\$191.60 - \$298.60
Med Deductible	\$0	\$0	\$0
MOOP	\$5,000	\$4,300	\$4,000
PCP	\$0	\$0	\$0
Specialist	\$30	\$30	\$10
IP Hospital	\$250 (days 1-7)	\$175 (days 1-7)	\$100 (days 1-7)
Outpatient	\$150 - \$220	\$125 - \$205	\$75 - \$150
OTC	\$50/quarter	\$65/quarter	\$50/quarter
Dental	\$1,500 Preventive and Comp	\$1,500 Preventive and Comp	\$1,500 Preventive and Comp
Rx Deductible	\$0	\$0	\$0
Rx Benefit	\$0 / \$11 / 20% / 25% / 33%	\$0 / \$10 / 20% / 25% / 33%	\$0 / \$7 / 20% / 25% / 33%
Silver Sneakers	Yes	Yes	Yes

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In 2026, Blue Cross has some key plan updates that your members should be aware of when making their plan decisions.



Formulary

All plans will follow a single formulary and will be switching to Tier 3 coinsurance. Rx deductible on some plans (Tiers 3-5, except Value with Tiers 2-5)



Inpatient Hospital

The benefit period for inpatient hospital is being changed to a per stay period in place of 60-day readmittance.



Additional Benefits

Mobile app, 24-hour nurse line, discounted gym membership, Blue 365, Household discount, Medicare Advantage OSB* buy up, Well Being program

*Only available on select plans

Note that not all plans will have print marketing materials available. Digital materials will be available for all plans.

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One formulary and Tier 3 coinsurance on all plans

Plan	Deductible (T3-5)	Tier 3 Coins
Value	\$615 (T2-5)	20%
Secure Essential Giveback +Meijer Prime Value	\$150	
ConnectedCare	\$125	
Vitality Signature Assure Classic Prestige	\$0	

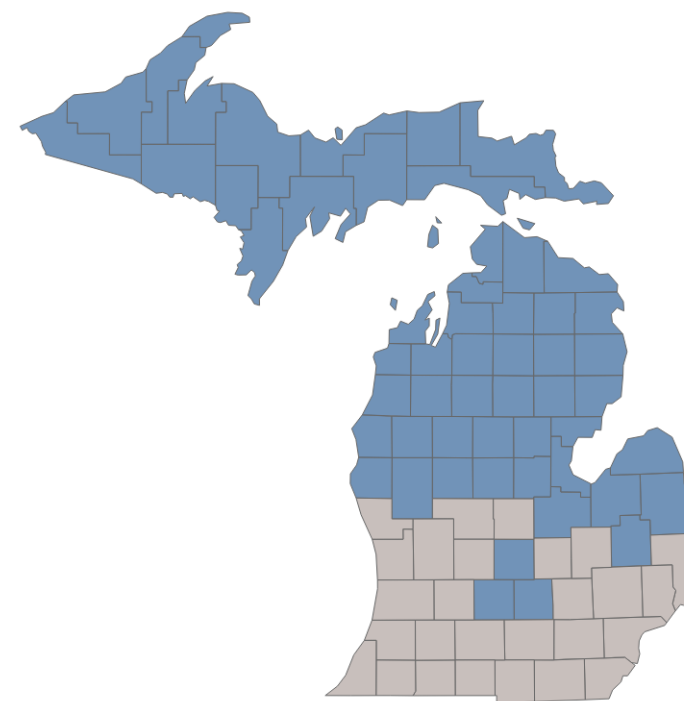
Drug	Use	MFP Price	20% Coins
Eliquis	Blood Thinner	\$231	\$46.20
Entresto	Heart Failure	\$295	\$59.00
Farxiga	Diabetes Heart Failure	\$178.50	\$35.70
Fiasp/Novolog	Diabetes	\$119	\$23.80
Januvia	Diabetes	\$113	\$22.60
Jardiance	Diabetes Heart Failure	\$197	\$39.40
Xarelto	Blood Thinner	\$197	\$39.40
Enbrel	Arthritis	\$2,355	\$471.00
Stelara	Arthritis	\$4,695	\$939.00
Imbruvica	Blood cancers	\$9,319	\$1,863.80

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Northern Michigan Plans: From \$0 to Premium, Options for Every Need

These plans will be featured in Northern Michigan print materials

Benefit	Value	Vitality	Assure
Premium	\$0	\$38.50 – \$81.70	\$191.60 – \$298.60
Med Deductible	\$675	No deductible	No deductible
RX Deductible	\$615	No deductible	No deductible
MOOP	\$6,750	\$5,000	\$4,000
Specialist	\$50	\$30	\$10
IP Hospital	\$430 (days 1-7)	\$250 (days 1-7)	\$100 (days 1-7)
OTC	\$25/quarter	\$50/quarter	\$50/quarter
Dental	Preventive Only	\$1,500 max	\$1,500 max

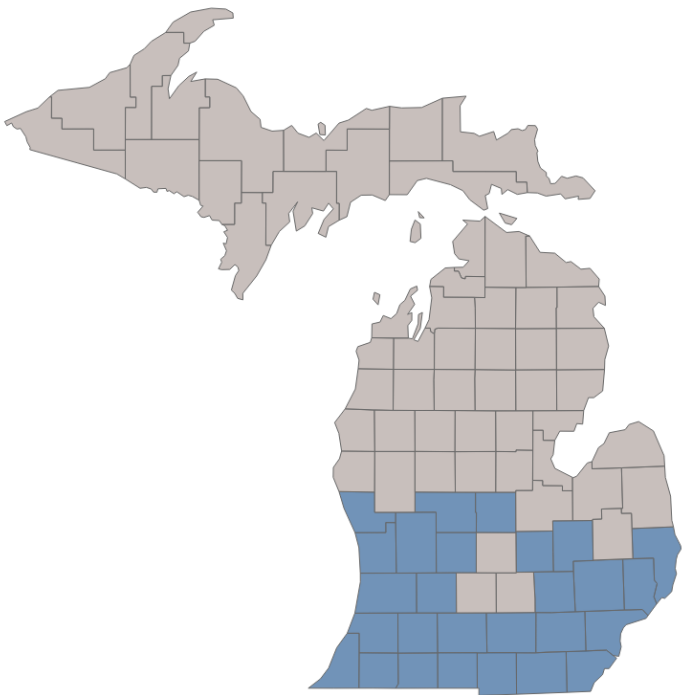


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From Giveback to Premium, Southern Michigan has many options

These plans will be featured in Southern Michigan print materials

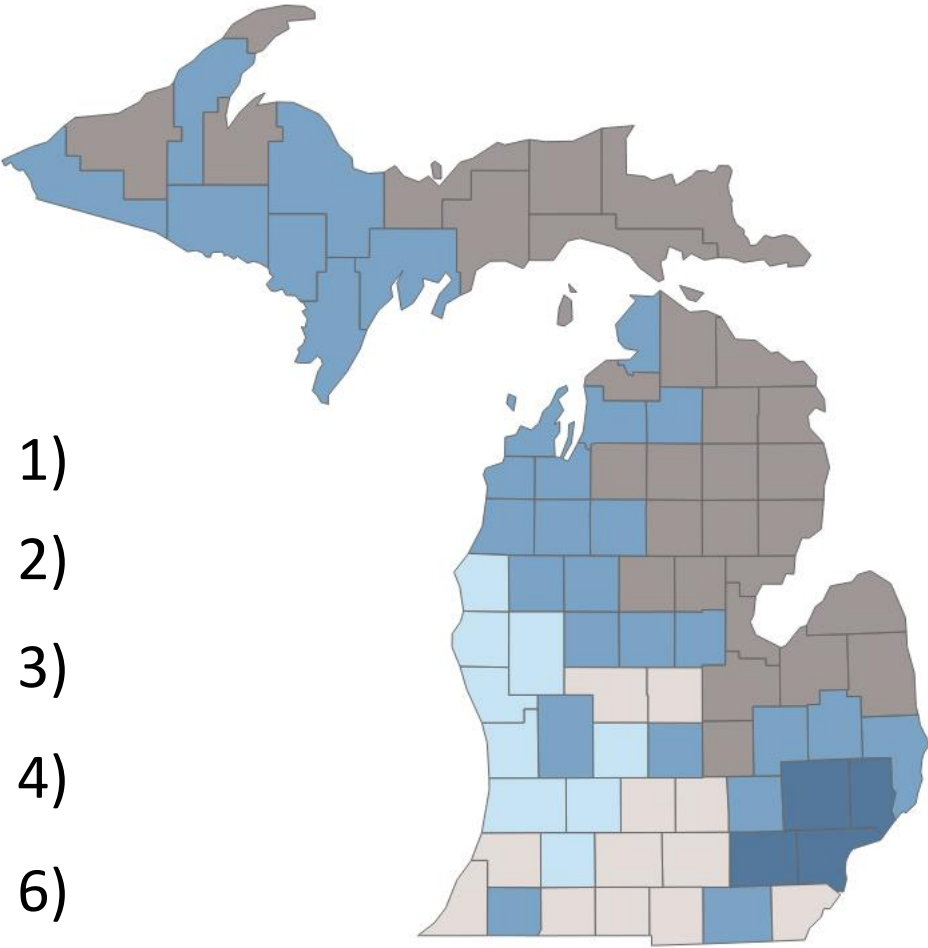


Benefit	Giveback	Secure	Vitality	Assure
Premium	\$70 Giveback	\$0	\$38.50 – \$84.70	\$191.60 – \$298.60
Medical Deductible	\$650	No deductible	No deductible	No deductible
RX Deductible	\$150 (T3-T5)	\$150 (T3-T5)	No deductible	No deductible
Medical Out Of Pocket	\$9,250	\$6,750	\$5,000	\$4,000
Specialist	\$55	\$45	\$30	\$10
IP Hospital	\$385 (days 1-7)	\$375 (days 1-7)	\$250 (days 1-7)	\$100 (days 1-7)
OTC	Not covered	\$40/quarter	\$50/quarter	\$50/quarter
Dental	Preventive Only	\$1,000 max	\$1,500 max	\$1,500 max

Vitality and Assure have the same premium regions as 2025

Vitality Premium

-  \$38.50 (Region 1)
-  \$66.80 (Region 2)
-  \$81.70 (Region 3)
-  \$72.40 (Region 4)
-  \$84.70 (Region 6)



Assure Premium

-  \$191.60 (Region 1)
-  \$247.40 (Region 2)
-  \$291.30 (Region 3)
-  \$209.50 (Region 4)
-  \$298.60 (Region 6)

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Optional Supplemental Buy-up (OSB)
Dental/Vision/Hearing

\$30.50

PPO

\$17.90^{*}

HMO/ HMO POS

*Not available on Prime Value

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		Prime Value HMO	Essential PPO	Giveback PPO Value PPO	Meijer PPO Secure PPO	HMO: Elements, Classic, Prestige, ConnectedCare PPO: Assure, Signature, Vitality
Preventive	\$0 for 2 oral exams every year	Embedded coverage at 100%	Embedded coverage at 100%	Embedded coverage at 100%	Embedded coverage at 100%	Embedded coverage at 100%
	\$0 for 2 cleanings (routine or periodontal)					
	\$0 for one fluoride treatment every year					
	\$0 for bitewing or periapical x-rays every 2 years					
Comprehensive	\$0 for resin and amalgam fillings every 48 months	Embedded coverage \$950 annual coverage limit	Embedded coverage \$950 annual coverage limit	Optional Buy-up \$1,500 annual coverage limit	Embedded coverage \$1,000 annual coverage limit	Embedded coverage \$1,500 annual coverage limit
	\$0 for crowns every 84 months					
	\$0 for root canals, once per tooth per lifetime					
	\$0 for deep cleaning every 24 months					
	\$0 for simple extractions, once per tooth per lifetime					
	\$0 for oral surgery, twice per tooth per lifetime					
	25% for onlays	Not Offered	Optional Buy-up \$1,500 annual coverage limit	\$30.50 monthly premium	Optional Buy-up \$1,500 annual coverage limit	Optional Buy-up \$1,500 annual coverage limit
	25% for periodontal surgery					
	25% for dentures					
	25% for bridges					
	25% for implants					
	25% for anesthesia and consultation exams					

Supplemental Benefit	Prestige	Classic	Connected Care	Prime Value	Elements
Eyewear	✓	✓	—	—	✓
Hearing Aids	✓	✓	✓	—	✓
Fitness (SilverSneakers)	✓	✓	✓	—	✓
OTC/Food and Produce	✓	✓	✓	—	✓
Home-Delivered Meals	✓	✓	✓	—	✓
PERS	✓	—	—	—	—
Mobile Mental Health	✓	✓	✓	✓	✓
Ambulance No Transport	✓	✓	✓	✓	✓
Routine Chiropractic	✓	✓	✓	—	✓

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High-Level Supplemental Benefits By Plan - PPO



Supplemental Benefit	Assure	Signature	Vitality	Meijer	Essential	Giveback	Secure	Value
Eyewear	✓	✓	—	✓	—	—	✓	—
Hearing Aids	✓	✓	✓	✓	—	✓	✓	✓
Fitness (SilverSneakers)	✓	✓	✓	✓	—	—	✓	✓
OTC/Food and Produce	✓	✓	✓	✓	—	—	✓	✓
Home-Delivered Meals	✓	✓	✓	✓	—	—	✓	✓
PERS	—	—	—	—	—	—	—	—
Mobile Mental Health	✓	✓	✓	✓	✓	✓	—	—
Ambulance No Transport	✓	✓	✓	✓	✓	✓	—	—
Routine Chiropractic	✓	✓	✓	—	—	—	—	—



PDP Plan Premiums

1

\$78.40

PDP Select

\$615
Deductible

Tier 1: \$1

Tier 2: \$5

Tier 3: 20%

Tier 4: 25%

Tier 5: 25%

2

\$106.70

PDP Premium

\$0
Deductible

Tier 1: \$1

Tier 2: \$5

Tier 3: 24%

Tier 4: 27%

Tier 5: 33%

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	Initial Enrollment	Renewal
All MA and MAPD plans* <i>*(Excluding Prime Value and Essential)</i>	\$626	\$322
PDP Select and Premium	\$15	\$15
	Contracts Effective 1/1/2026 and Beyond	Contracts Effective Prior to 1/1/2026
Prime Value and Essential	\$0	\$242

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Two Medicare Supplement plans	May be best for
Plan G	Members who want comprehensive coverage with predictable costs and minimal out-of-pocket expenses
High-Deductible Plan G	Healthier members seeking lower monthly premiums and willing to cover more upfront costs before the plan pays

While there are 10 standard Medigap plans and two high-deductible options available nationally, Blue Cross highlights Medicare Supplement Plan G and High-Deductible Plan G as recommended choices for most members.

Service	What Members Pay
Medicare Part A hospital coverage	
Deductible	\$0
First 60 days of care	\$0
Emergency care outside of US	\$250 deductible
Medicare Part B physician and outpatient services	
Deductible (annual)	\$288
Durable Medical Equipment	\$0



Medicare Supplement Commissions

Enrollment Status	Based on member health status rating tier	Years 1-3	Years 4 and Beyond
Guaranteed Issue	Preferred	\$25	\$150
Non-guaranteed Issue	Preferred	\$400	\$150
Non-guaranteed Issue	Tier 1	\$400	\$150
Non-guaranteed Issue	Tier 2	\$200	\$100
Non-guaranteed Issue	Tier 3	\$0	\$0
	Age < 65	\$0	\$0

Dental Vision Hearing package adds \$15 to the above non-zero values.

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THANK YOU

Questions?

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