



2026

READY
TO HELP



of more than 65,000 health care providers in Michigan and close to 150 hospitals¹

that includes cleanings, X-rays, exams and other diagnostic services

to purchase over-the-counter items for dental care, minor illnesses, vitamins and more (excludes Giveback)

provides virtual medical care 24/7 and mental health care by appointment

¹Blue Cross Blue Shield of Michigan Provider and Hospital counts, June, 2025

Lower Michigan Medicare Plus Blue PPO plans

	Secure	Giveback	Vitality	Assure
Annual medical deductible	\$0	\$650	\$0	\$0
Maximum out of pocket (MOOP), in network	\$6,750	\$9,250	\$5,000	\$4,000
Primary care office visit copay	\$0	\$0	\$0	\$0
Specialist copay	\$45	\$55	\$30	\$10
Dental services annual maximum	\$1,000	N/A	\$1,500	\$1,500
Vision				
Eyewear maximum	\$100	N/A	N/A	\$150
Routine eye exam	\$0	\$0	\$0	\$0
Hearing aid copay through TruHearing [®] per ear each year	\$495 to \$1,695	\$495 to \$1,695	\$495 to \$1,695	\$495 to \$1,695
Outpatient lab services	\$40	\$0 to \$40	\$0 to \$40	\$0 to \$20
Inpatient hospital (per day) Days 1 to 7	\$375	\$385	\$250	\$100
Outpatient surgery				
Ambulatory surgical center	\$300	\$325	\$125	\$75
Hospital	\$400	\$425	\$220	\$150
Advantage Dollars OTC every three months, no rollover	\$40	N/A	\$50	\$50
SilverSneakers [®] fitness program	Yes	No	Yes	Yes
Urgent care copay (depending on place of service)	\$0 to \$40	\$0 to \$40	\$0 to \$50	\$0 to \$40
Emergency care copay	\$130	\$115	\$130	\$130

PART D PRESCRIPTION DRUG BENEFIT FOR MEDICARE-COVERED SERVICES

— a complete listing of preferred and standard pharmacies can be found at bcbsm.com/pharmaciesmedicare. One- to 31- day supply copays/coinsurance.

Deductible	\$150 (tiers 3, 4 and 5)		\$150 (tiers 3, 4 and 5)		\$0		\$0	
Prescription drug tiers	Preferred	Standard	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 1 preferred generic drugs	\$0	\$5	\$0	\$5	\$0	\$5	\$0	\$5
Tier 2 generic drugs	\$7	\$12	\$7	\$12	\$11	\$16	\$7	\$12
Tier 3 preferred brand drugs	20%	20%	20%	20%	20%	20%	20%	20%
Tier 4 nonpreferred drugs	30%	30%	30%	30%	25%	25%	25%	25%
Tier 5 specialty tier drugs	31%	31%	31%	31%	33%	33%	33%	33%
Catastrophic period	\$0 after your drug costs reach \$2,100							

You won't pay more than \$35 for a one-month supply of each covered insulin product, regardless of the cost-sharing tier.

Medicare Plus BlueSM PPO

Monthly premium

The premiums vary by the county in which you permanently reside. Rates are based on the use and cost of health care in each county.

Secure and Giveback — \$0/month

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

Vitality — \$38.50 to \$84.70/month

Available in all Michigan counties

Assure — \$191.60 to \$298.60/month

Available in all Michigan counties

Optional supplemental dental and vision plan

\$30.50 monthly premium, in addition to your monthly base plan premium

Dental		Vision
Comprehensive dental \$1,500 combined in- and out-of-network annual maximum. There are no waiting periods and no deductibles.		\$250 combined in- and out-of-network allowance may be used for elective eyewear every calendar year.
Procedures	In network	Out of network
Restorative – Onlays	25%	50%
Periodontics (surgery, debridement, localized delivery of antimicrobial agents)		
Dentures and removable partials (includes adjustments and repairs)		
Bridges (includes repairs)		
Implants (includes maintenance and repairs) Implant bridges and implant crowns		
Anesthesia		
Consultation exams		
No prior authorization needed. No deductible. Standard lenses are covered in full once per calendar year. Lens options are polycarbonate lenses or those with anti-reflective coating. Out of network covered at 50% coinsurance up to combined allowance.		

Additional services for Medicare Plus Blue PPO Giveback		
Procedures	In-network	Out-of-network
Fillings, crowns, crown repairs, root canal, extractions, deep cleaning	25%	50%

Frequency limits may apply.

1-833-844-3871 from 8 a.m. to 9 p.m. Eastern time Monday through Friday, with weekend hours Oct. 1 through March 31. TTY users, call 711.

to bcbsm.com/medicare.

your Blue Cross-authorized, independent agent.



Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

Out-of-network/noncontracted 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.

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.

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