

State of Michigan Retirees

For Your Benefit

provides a variety of timely information related to your health care benefits and needs



New ID card coming soon

We're upgrading our systems to improve our service. Nearly all of the changes related to this system upgrade will be seamless to you. However, we will send you a new ID card that includes codes that providers need to use when billing for services on the new system.

You should receive your new ID card within the next few weeks. Please begin using it as soon as you receive it and discard your current card.

Here are samples of your current ID card and your new ID card. Your card may have different alpha prefixes and numbers on it:

Current ID card (Discard when you receive your new ID card)

 	
Enrollee Name VALUED CUSTOMER	State Health Plan PPO
Enrollee ID XYM888888888	RxBIN 610014
Issuer (80840) 9101003777	RxGrp BCBSMRX1
Group Number: 81828	
	

 	
Enrollee Name VALUED CUSTOMER	State Vision Plan
Enrollee ID XYZ888888888	
Issuer (80840) 9101003777	
Group Number: 81818	

Please note:
There are no changes to your benefits or the out-of-pocket amounts you pay.

New ID card (Use upon receipt)

 	
Enrollee Name VALUED CUSTOMER	State Health Plan PPO
Enrollee ID XYR888888888	RxBIN 610014
Issuer (80840) 9101003777	RxGrp BCBSMRX1
Group Number: 00700562	Issued: 06/2012
	

 	
Enrollee Name VALUED CUSTOMER	State Vision Plan
Enrollee ID XYY888888888	
Issuer (80840) 9101003777	
Group Number: 007035691	Issued: 06/2012

If you have questions, please call your State of Michigan Customer Service Center at 1-800-843-4876, Monday through Friday, 8 a.m. to 6 p.m., excluding holidays.



Know when to enroll in Medicare, or it'll cost you money

Enroll early during the initial enrollment period

It's very important that you enroll in Medicare as soon as you're eligible. Medicare is a federal health care benefit program for people who are age 65 or older.

You should enroll in Medicare Part A and Part B during your initial enrollment period, which begins three months before you turn 65, includes the month you turn 65, and ends three months after the month you turn 65.



Ideally, you should enroll during the three months before you turn 65. If you enroll during that time, **there will be no coverage delay or premium penalties to pay.**

Remember to enroll in Part A **and** Part B. If you don't enroll in Part B at the appropriate time, **the State Health Plan won't reimburse that portion of expenses normally covered by Medicare. This will result in limited or no payment.**

Enroll in Medicare Parts A and B

Both parts of Medicare are important for your health care. Enroll in both to make sure you're covered.

Medicare Part A covers:

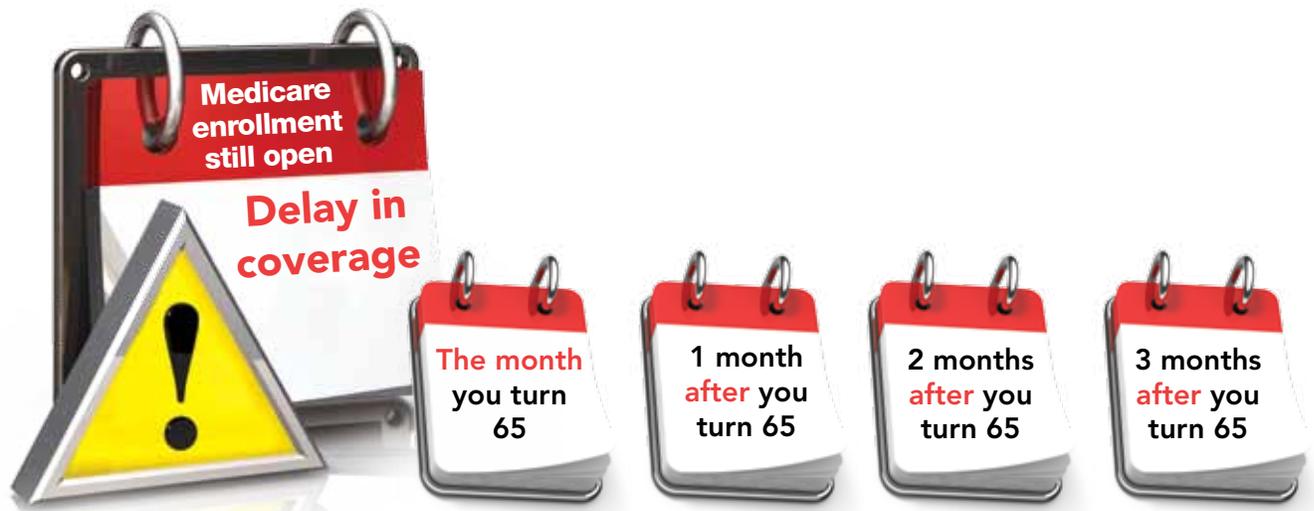
- Inpatient care in hospitals (such as critical access hospitals, inpatient rehabilitation facilities, and long-term care hospitals)
- Inpatient care in a skilled nursing facility (not custodial or long-term care)
- Hospice care services
- Home health care services

Medicare Part B helps cover medically necessary services, including:

- Doctors' services
- Outpatient care
- Durable medical equipment
- Home health services

Part B also covers some preventive services.

If you enroll in Medicare during the month of your 65th birthday, or during the three months afterwards, your Medicare coverage will be delayed by as much as three months. **While you're waiting for Medicare to start after you're 65, the State Health Plan (SHP) won't pay any expenses covered by Medicare. This means that you'll be responsible for the paying for any Part B services.**



Special enrollment period is a fast-track for those with group coverage

If you're 65 or older and are covered under a group health plan such as the State Health Plan PPO, either from your own or your spouse's current employment, you have a "special enrollment period" during which to sign up for Medicare. The special enrollment period allows you to enroll in Medicare:

- Any time while you are covered under the group health plan based on current employment or
- During the eight-month period that begins following the last month your group health coverage ends, or following the month employment ends — whichever comes first.

Special enrollment period rules don't apply if employment or employer-provided group health plan coverage ends during your initial enrollment period.

If you don't enroll by the end of the eight-month period, you'll have to wait until the next "general enrollment period," which begins Jan. 1 of the next year. You also may have to pay a higher premium.

General enrollment period delays your coverage and costs you more

If you don't enroll in Medicare Part B during your initial enrollment period, you can enroll during a "general enrollment period" from Jan. 1 through March 31. Your coverage won't start until July 1 of the year you enroll. However, your monthly premium increases 10 percent for each 12-month period you were eligible for, but didn't enroll in, Medicare Part B.

The best time to enroll

Enroll in Medicare when you're first eligible – about three months before you retire. This is during your initial enrollment period. If you've worked past the age of 65, you should enroll during the special enrollment period, which is anytime you or your spouse are covered under the group health plan based on current employment. If you enroll during these times, you will not have a lapse in coverage or incur premium penalties.

If you have any questions, please refer to **medicare.gov**.

For Your Benefit

State of Michigan Retirees

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Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd.
Detroit, Michigan 48226-2998

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Going Green could be good for your health

Everyone knows that giving back to Mother Earth is good. You can do your part by reading *For Your Benefit* online. Current and archived issues of *For Your Benefit* newsletter are available on **bcbsm.com/som**, our website for State of Michigan members. Want more information about staying healthy? It's there. Looking for tips to keep your vision sharp? They're there. In fact, you'll find information on your health, vision and prescription drug benefits, including coverage, forms and contact resources.

So if you recycle this issue of the newsletter, remember it and more is readily available for you at **bcbsm.com/som**.



How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

To call

1-800-843-4876

Our customer service representatives are available from 8 a.m. to 6 p.m. Monday through Friday excluding holidays.

To write

Please send all correspondence to:
State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
232 S. Capitol Avenue L04A
Lansing, MI 48933-1504