



2025

**READY
TO HELP**



See clearly and smile

BCN AdvantageSM HMO-POS dental and vision optional supplemental benefits

If you'd like even more dental and vision benefits than the base BCN Advantage HMO-POS plan offers, consider adding an optional supplemental plan to your coverage.

An optional supplemental plan provides richer dental and vision benefits to help reduce your out-of-pocket costs for dental work, and glasses or contacts.

Check the information below to see which optional plan is right for you.

For BCN Advantage Prime Value, Elements, Classic, Prestige and Community Value HMO-POS plans

Monthly premium in addition to your Medicare Advantage plan and Medicare Part B monthly premiums

\$20.50 for all plans

Dental*	Vision**
<ul style="list-style-type: none"> \$0 deductible No waiting period \$1,500 annual maximum combined in- and out-of-network (in addition to the enhanced dental benefit of \$1,500) <p>In network</p> <ul style="list-style-type: none"> 25% coinsurance for onlays, periodontics, dentures, denture adjustments, denture repairs, denture relines, denture rebase, implants, implant maintenance and repairs, anesthesia and consultation exams <p>Out of network</p> <ul style="list-style-type: none"> 50% coinsurance for onlays, periodontics, dentures, denture adjustments, denture repairs, denture relines, denture rebase, implants, implant maintenance and repairs, anesthesia and consultation exams 	<ul style="list-style-type: none"> \$0 deductible No waiting period \$250 (in addition to the base vision benefit of \$150) benefit maximum for combined in-network and out-of-network vision services every calendar year and may be used for either elective contact lenses or one frame <p>In network</p> <ul style="list-style-type: none"> Allowance can be used toward either elective contact lenses or one frame <p>Out of network</p> <ul style="list-style-type: none"> 50% coinsurance every calendar year for either elective contact lenses or one frame Standard eyeglass lenses reimbursed at 50% coinsurance up to allowed amounts every calendar year Exams reimbursed at 50% coinsurance up to allowed amounts and routine eye exams limited to once every calendar year

Please note: Hearing coverage is included in all base BCN Advantage HMO-POS plans (including hearing aid allowance, fitting and evaluation and routine hearing exam).

*Routine dental exams, cleanings, X-ray, fluoride treatments, brush biopsies, fillings, simple extractions, root canals, crowns and crown repairs are covered by BCN Advantage HMO-POS base plans. Full mouth X-rays covered by some BCN Advantage HMO-POS base plans.

**Routine eye exams are included in base BCN Advantage HMO-POS plans.

Frequency limits apply.



Get the most out of your plan

You may save money by using an in-network provider for your dental and vision care.

- Search for an in-network dentist at mibluedentist.com. Your network name is *Medicare Advantage (Individual BCBSM and BCN Advantage)*.
- Search for a VSP Vision provider at vsp.com. Supplemental benefit frequency limits are coordinated with your base plan vision benefits.
- Search for a hearing provider at bcbsm.com/providersmedicare.

Ways to enroll

New and current members can add optional supplemental benefits during Medicare's Annual Enrollment Period, Oct. 15 through Dec. 7. You can also enroll at any time through Jan. 31, 2025.

Important: Your enrollment form for optional supplemental benefits must be received by Jan. 31, 2025. For forms received by Dec. 31, coverage will start Jan. 1, 2025. For forms received by Jan. 31, 2025, coverage will start Feb. 1.

If you're new to Medicare, you can enroll during your initial enrollment period or within the first 30 days following your enrollment effective date.

Important: For forms received within the first 30 days of your coverage effective date, coverage will start the first of the month following receipt.

How to enroll

- Check the box on your BCN Advantage HMO-POS base plan enrollment form.
- Fill out the BCN Advantage optional supplemental benefit enrollment form.
- Call **1-800-450-3680**, Monday through Friday, 8 a.m. to 8 p.m. Eastern time, with weekend hours Oct. 1 through March 31. TTY users, call **711**.
- Contact your independent licensed agent.

The cost for optional supplemental benefits will be added to your BCN Advantage HMO-POS monthly plan premium.

Have questions?

If you have questions or need help with the form, call Customer Service at **1-800-450-3680**, Monday through Friday, 8 a.m. to 8 p.m. Eastern time, with weekend hours Oct. 1 through March 31. TTY users, call **711**.

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Blue Care Network is an HMO-POS plan with a Medicare contract. Enrollment in Blue Care Network depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the out-of-pocket costs to out-of-network services.

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