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# Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Customer Service representative at 1-800-658-8878, Monday through Friday from 8:30 a.m. to 5:30 p.m. Eastern time. From October 1 through March 31, our hours are from 8 a.m. to 8 p.m. Eastern time, seven days a week. TTY users should call 711.

## Understanding the benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. The Benefits-at-a-Glance (BAAG) provides a summary of coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [www.bcbsm.com/umichmaplans](http://www.bcbsm.com/umichmaplans) or call 1-800-658-8878 (TTY: 711) to view a copy of the BAAG (currently available) and the EOC (available November 8, 2023)
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

## Understanding important rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/coinsurance may change on January 1, 2025.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care.
- Effect on Current Coverage.** Your current health care coverage will end once your new Medicare coverage starts. For example, if you are in a Medicare plan, you will no longer receive benefits from that plan once your new coverage starts.