

Medicare Advantage

What works for you?



Blue Cross
Blue Shield
Blue Care Network
of Michigan

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

This worksheet will help you make an informed decision about your health coverage. Simply fill in the applicable fields and calculate the costs. Then compare the results to the coverage you're considering.

1) What's your current coverage and how much does it cost?

Current health care coverage	Monthly premium: Fill in dollar amounts for all that apply
Part B Medicare (amount deducted from Social Security)	\$
Medicare Advantage (may include Part D prescription drug coverage)	\$
Medigap (supplemental)	\$
Part D prescription drug plan	\$
Total:	\$

Total annual premium cost (monthly X 12): \$ _____

2) What health care-related services did you receive in the past year and how much did you pay?

Services	Number of visits or days	Out-of-pocket costs
Doctor visits		\$
Specialist visits		\$
Hospitalization		\$
Skilled nursing facility		\$
Home health care		\$
Outpatient surgery		\$
Diagnostic tests (such as laboratory services or X-rays)		\$
Emergency room services		\$
Ambulance services		\$
Durable medical equipment		\$
Annual preventive dental exams		\$
Preventive vision exams		\$
Hearing exams and hearing aids		\$
Transportation to and from doctor visits		\$
Fitness club membership		\$

Medicare Plus BlueSM, BCN AdvantageSM and Prescription BlueSM are PPO, HMO, HMO-POS and PDP plans with Medicare contracts. Enrollment in Medicare Plus Blue, BCN Advantage and Prescription Blue depends on contract renewal.

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

Blue Cross Blue Shield of Michigan and Blue Care Network comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-563-3307 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم
1-888-563-3307 (رقم هاتف الصم والبكم: 711).

3) What medicines do you take and what are your out-of-pocket costs?

Name of medicine	Monthly cost	Is medicine covered by current plan (yes / no)?	Is medicine covered by the first plan you're considering (yes / no)?	Monthly cost for the first plan you're considering	Is medicine covered by the second plan you're considering (yes / no)?	Monthly cost for the second plan you're considering
	\$			\$		\$
	\$			\$		\$
	\$			\$		\$
	\$			\$		\$
	\$			\$		\$
	\$			\$		\$
	\$			\$		\$
	\$			\$		\$
Totals:	\$			\$		\$
Annual cost:	\$		Annual cost of first plan:	\$	Annual cost of second plan:	\$

4) How do the plans compare?

	Annual cost of existing plan	Annual cost of the first plan you're considering	Annual cost of the second plan you're considering
Part B Medicare (amount deducted from Social Security): See your answer to question 1	\$	\$	\$
Premiums: See your answer to question 1	\$	\$	\$
Out-of-pocket costs for health care services: See your answer to question 2	\$	\$	\$
Out-of-pocket costs for medicines: See your answer to question 3	\$	\$	\$
Totals	\$	\$	\$

5) Provider network considerations

Are your doctors in the networks of the plans you're considering? Click on "Find a Doctor" at www.bcbsm.com/medicare.

Provider	In network	Cost/visit	Out of network	Cost/visit
Primary care physician				
Specialists				
Travel destinations in Michigan				
Travel destinations outside Michigan				

For more information about Medicare Plus Blue PPO, BCN Advantage HMO-POS, BCN Advantage HMO and Prescription Blue PDP, contact your licensed and certified agent.

You may also contact the plan at 1-888-563-3307 (TTY users call 711), 8 a.m. to 9 p.m. Monday through Friday, with weekend hours Oct. 1 through Feb. 14. This is not a complete listing of plans available in your service area. For a complete listing, please call 1-800-MEDICARE (TTY users call 1-877-486-2048), 24 hours a day/7 days a week, or consult www.medicare.gov.