

Medicare PLUS Blue™ Group PPO



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

<MAIL DATE>

Dear <City of Detroit Retiree General Retiree Healthcare Trust Participant>:

As your current Medicare Advantage health plan, we thank you for your continued trust in us.

Your chance to review your 2018 coverage is approaching quickly. This is a great time to make sure you have the coverage that best meets your health care needs.

Our Medicare Plus Blue Group PPO product combines Medicare Part A and Part B benefits. Medicare Plus Blue Group includes both Medicare Advantage (medical benefits) and Part D prescription drug benefits. This combination counts as one plan.

We've included the following materials for your review:

- **Annual Notice of Change/ Evidence of Coverage:** The Annual Notice of Change document explains what benefits have changed for the 2018 coverage year. The Evidence of Coverage explains your covered 2018 benefits in detail.
- **Plan rating sheet:** A document that explains how well Blue Cross' Medicare Advantage plan ranks for quality and performance based on Medicare data. A plan can be rated from one to five stars with a five-star rating considered the highest.
- **Opt-out form:** Only return the enclosed form if you do not want to be covered by the Medicare Advantage plan offered through the City of Detroit General Retiree Healthcare Trust Voluntary Employees Beneficiary Association.

If you don't want to be covered, return the enclosed form to:

City of Detroit Retiree Healthcare Trust Benefit Office
P.O. Box 4955
Troy, MI 48099-4955

Why should I keep Medicare Plus Blue Group PPO?

It offers you:

- Freedom to choose any doctor or hospital that accepts Original Medicare, **without a referral**.
- Lower out-of-pocket costs when you receive services from a doctor or hospital in our network. Our network includes more than 37,000 doctors and specialists and more than 156 hospitals, **including the Henry Ford Health System**.
- Access to specialists with no referrals required.
- Blue Card travel benefits that cover you anywhere in the U.S.
- Confidence, knowing you're covered for worldwide emergency and urgent care.
- One ID card for health and prescription drug coverage.

Continued

Medicare Plus Blue is a PPO plan with a Medicare contract. Enrollment in Medicare Plus Blue depends on contract renewal.

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What do I need to do?

If you would like to remain in your current plan, you don't have to do anything. You'll automatically keep your Medicare Plus Blue Group PPO coverage for 2018.

If you do not want to remain in your current plan, please contact the **City of Detroit Retiree Healthcare Trust Benefit Office at 1-844-563-8911**. Representatives will be ready to take your calls from 7:30 a.m. to 4:30 p.m., Eastern time, Monday through Friday. TTY users please call 711. You can also leave a message and your call will be returned during regular business hours in the order in which it was received.

You may also review plan election options or send a message to a Benefit Representative via the online enrollment website by logging on to

www.ourbenefitoffice.com/mydetroitretireebenefits

To cancel your enrollment with our plan, please contact your administrator no later than the date indicated in your open enrollment materials from the **City of Detroit General Retiree Healthcare Trust Voluntary Employees Beneficiary Association**.

Questions? We're here to help!

If you have questions about your current Medicare Plus Blue Group PPO benefits or claims, please contact Customer Service, Monday through Friday, 8:30 a.m. to 5 p.m., Eastern time, at 1-866-684-8216. TTY users, please call 711. Customer Service also has free language interpreter services available for non-English speakers.

Thank you for your continued membership in Medicare Plus Blue Group PPO.

Sincerely,



Krischa Winwright
Senior Vice President, Senior Health Services
Blue Cross Blue Shield of Michigan

The provider network may change at any time. You will receive notice when necessary.