



**MediChoice Insurance Agency**

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### **Words of wisdom from James and Joe at MediChoice Insurance Agency**

Here at MediChoice Insurance Agency we are independent agents who represent all the major Medicare companies. We are in the office all year round for your customer service needs. If you have any questions or concerns, please give us a call so we can help.

Don't forget Annual Election Period is Oct 15<sup>th</sup>-Dec 7<sup>th</sup>, during that time you can make changes to your plans for the following year. Please watch for letters and emails from us regarding this period starting in September. Also, at that time your insurance company will be sending your next year's information.

#### **Dental: In-Network Dentist**

With your BCBS Advantage plan you get some dental benefits. What's Included? You get 2 exams, 2 routine cleanings, 1 set of X-rays and 1 periodontal cleaning. You must go to a In-Network Dentist to use your dental benefits. To find an In-Network Dentist go to [mn.ourdentalcoverage.com/find-a-dentist](http://mn.ourdentalcoverage.com/find-a-dentist).

#### **Fitness: Silver Sneakers**

Silver Sneakers is a health and fitness program designed for people with Medicare. Its included at no additional cost for most BCBS advantage members. You can use your BCBS ID card at any silver sneakers location. To find out more about it and what fitness centers participate you can go to [Silversneakers.com](http://Silversneakers.com).

#### **Hearing: Tru Hearing**

You can get hearing aid benefits through Tru Hearing. Your BCBS advantage plan does include a no cost exam and discount prices for hearing aids. Call Tru Hearing at 855-205-5065 to learn more and schedule an appointment. See your plans summary of benefits to see what your benefits are.

#### **In Network Doctors:**

Go to [bluecrossmn.com/highvalue](http://bluecrossmn.com/highvalue) and From there the Search for a doctor bar will come up and you can search by specialty, name, place or condition.

#### **Other Benefits: Do.**

Check out the Blue Cross do. App. It's the "fun stuff for your health app" app that uses simple activities to help you fuel, move and relax your body all day long. Search for it in your app store on your phone or tablet.

**Extra Care Options:** Nurse line & Doctor on Demand

**Nurse line:** Need medical advice? Registered nurses are available 24 hours a day, seven days a week to answer your questions. Call 612-336-2652. **Doctor on Demand:** see a doctor right on your smart phone, tablet or computer. Board-certified doctors, psychiatrists and psychologists treat many common conditions. Visit [doctorondemand.com/bluecrossmn](http://doctorondemand.com/bluecrossmn)

**Mail Order:** Alliance RX Walgreens

Home Delivery pharmacy service. To get started you need to go to online to [alliancerxwp.com/home-delivery](http://alliancerxwp.com/home-delivery) and create an account. Then you can order online, by phone 1.855.457.0227 or once you have created your account you can ask your doctor to send your prescription electronically to AllianceRx Walgreens Prime or fax to 1.800.332.9581

**Over the Counter:**

BCBS has an over the counter catalog that you can order from quarterly. There are 3 ways you can order. You must Create an account before you order and can do that on the website. Go online to [www.cvs.com/otchs/bcbsmn](http://www.cvs.com/otchs/bcbsmn). You can also find a store locator on the website and when you register shop instore at a participating location. See your summary of benefits to find out your quarterly allowance.

**Vaccinations:**

Most of the time your least expensive option for various vaccines such as shingles, tetanus, whooping cough, etc. Will be less expensive to get those at a pharmacy vs a Doctor's office. These shots work toward part D of Medicare and can be more expensive if done at a doctor's office. The only Vaccinations that are covered 100% by Medicare are Flu and Pneumonia. Others can be subject to deductibles and co-pays.

**Vision:** Reimbursement Form

Call the customer service number on the back of your member ID card to discuss your benefits. Depending what BCBS plan you have you can get anywhere between \$100-\$150 back for Contact lens and frames. You would need to first purchase the contacts or frames and then send in a reimbursement form along with the paid receipt to BCBS.

*We wanted to say Thank You for trusting us with your Medicare needs. We appreciate your business and all the referrals you continue to send us. this is how we have been able to build our business and continue to serve you for years to come. Remember when you choose us here at MediChoice you become a part of the family.*



Thanks, Joe and James Romeo