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# Words of Wisdom from James and Joe at MediChoice Insurance Agency

Here at MediChoice Insurance Agency we wanted to send you a wow sheet which is a "at a glance" of the perks and important information about your plan. Remember we are in the office year-round for your customer service needs. If you have claim issues, questions, or concerns, please give **us a call 1**st.

# Important dates:

Annual Election Period (AEP) is October 15<sup>th</sup> – Dec 7<sup>th</sup>
\*Below is the info for 2022\*

## Dental: Plan

Your BCBS plan may provide coverage for additional dental benefits. Please be sure to view your plans EOC for benefit coverage, dental procedure description or codes. Go to <a href="bluecrossmn.com/medicaredental">bluecrossmn.com/medicaredental</a> or call 1-844-397-4182 for dental questions. You can call our office at 952-367-6350 for a list of in network dentists or for more coverage info.

## **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. Co-Pays ranging from \$499-\$999 per ear.

\*For hearing aid benefits you must see an Tru Hearing Provider\*

## In Network Doctors:

Go **to** <u>bluecrossmn.com/highvalue</u> and from there the Search for a doctor bar will come up and you can search by specialty, name, place, or condition. You can also call our office at 952-367-6350 we are happy to find you a doctor or look one up.

# Mail Order: Express Scripts

There are 3 ways that you can order your prescriptions through Express Scripts. Online through your secure member portal BCBSMN.com, By phone 1-800-289-8690 or send a mail service form which can be found online Express-scripts.com or calling the # on the back of your card.

## Pharmacies: Preferred vs standard

- Preferred Pharmacies (lowest co-pay amount): Costco, Cub, CVS, Hy-Vee, Thrifty White, Sam's Club Walmart, Walgreens & more\*
- Standard Pharmacies include non-listed pharmacies local ones.
- Get the lowest rate through Express Scripts mail order.

# **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 <a href="www.cvs.com/otchs/bcbsmn">www.cvs.com/otchs/bcbsmn</a>. 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. For questions you can call 1-888-628-2770.

#### Travel:

Travel up to nine consecutive months in the U.S. and get in-network benefits from select providers. No matter where you are, emergency services are always covered. \*Some cost sharing may apply\*

#### Fitness: Silver Sneakers

Silver Sneakers is a health and fitness program designed for people with Medicare. It's 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. or call silver sneakers at 1-823-226-1271.

# Meals: Delivered after hospital stay

Receive 2 meals per day, up to 28 days at no extra cost following medically necessary impatient hospital stay: Call the customer service number on the back of your ID card to get started.

#### Other Benefits: Nurse Line

Need medical advice? Registered nurses are available 24 hours a day, seven days a week to answer your questions. Call 1-800-622-9524.

#### Vaccinations:

The only Vaccinations that are covered 100% by Medicare are the Flu and Pneumonia shots. Vaccines such as shingles, tetanus, whopping cough, etc. can be subject to deductibles and co-pays. These Vaccines work toward part D of Medicare and will be less expensive to get it at a pharmacy vs a doctor's office, because you would be responsible for the administration of the shot at a doctor's office. If you have questions, please call our office we are happy to help.

## **Vision:** Reimbursement

Call the customer service number on the back of your member ID card to discuss your benefits. Depending what BCBS plan you can get money 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. Call our office at 952-367-6350 with questions.

We wanted to say thank you for trusting us with your Medicare needs. We appreciate your business and all the referrals you have sent us and continue to send us. Referrals is how we are able to build our business and be able to continue to serve you for years to come. Thank you!! Remember we are here in office year-round to assist you  $\odot$ 

