

BCBSM Introduces Household Discount Program to Save Money for Medicare Supplement Members



BCBSM now offers a 5 percent Household Discount Program for eligible individuals who are enrolled in a Medicare Supplement plan. The discount is available to each individual in the household who permanently lives at the same residential address, has a BCBSM Medicare Supplement or Legacy Medigap Plan, and who actively applies for the discount. The discounted rate will apply as long as each policy considered for the discount remains in force.

Household is defined as “a single-family home, a condominium unit, or an apartment unit within an apartment complex.”

If you think you are eligible, call MDA Insurance at 877-906-9924 to obtain the “Application for Medicare Supplement Household Discount.”

Help a Family Member or Friend About to Turn 65

As you are aware, the transition to Medicare can be confusing and complex. If you have family members, friends, or colleagues, who will be turning 65 this year, please tell them about MDA Insurance’s upcoming Medicare seminars. They are welcome to attend these free and very beneficial seminars, even if they are not MDA members. Your referral will be their “pass” to attend one of the seminars.

They will be held at the MDA Headquarters from 1:00 p.m. until 3:15 p.m. on: • Friday, March 22 • Friday, May 17 • Friday, Sept. 6

MDA Insurance staff Medicare specialist, Rick Seely, will help simplify a very complex process by discussing the Medicare enrollment process, time frames, impact of employment and current health plan, late-enrollment penalties, HSA contributions, the parts of Original Medicare and how they work, and much more! To register, contact Denise Wyzywany at 877-906-9924, ext. 450, or email her at denise@mdaifg.com.



What is your preferred method of communication for future issues of this newsletter?

If you would prefer to receive this newsletter electronically in the future, please email Denise Wyzywany at denise@mdaifg.com or call 877-906-9924, ext. 450.

MedicareUpdate

What to Know About Foreign Travel Coverage

If you are planning a trip or several trips in 2019, keep in mind that Original Medicare will cover you as long as you receive care within the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa. But, if you travel to Mexico, Canada, or overseas you will *not* be covered by Medicare.

You may have foreign emergency travel coverage built into your Medicare Supplement plan or Medicare Advantage plan. This coverage is beneficial but it has limitations, such as:

- You will pay the foreign medical professional and/or facility for treatment up front, out of pocket.
- The coverage has a \$50,000 lifetime maximum benefit.
- There is no Medivac coverage. Medivac is a service that provides medical care to injured patients while they are being transported from the scene of an accident to a hospital.

As you plan your trips, you may want to consider supplementing your Medicare health plan with a GEOBlue travel policy. You can select plans for single trips or multiple trips and the coverage offers a direct-bill arrangement with 197 countries worldwide as well as Medivac coverage.

Go to mdaprograms.com and from the dropdown menu under MDA Insurance, select "Travel Insurance" for information on GEOBlue and to request a quote or call 877-906-9924 for more information.

BCBSM Adds Plan G to Its Medicare Supplement Lineup

On Feb. 1, MDA Insurance was granted authorization to sell Medicare Supplement Plan G through BCBSM with the earliest effective date being April 1, 2019. Plan F and Plan G are the two most popular Medicare supplement plans purchased by Medicare-eligible individuals. Plan G covers all of the Medicare coverage gaps that F covers, except the Part B annual deductible of \$185. Individuals may switch Medicare Supplement plans anytime throughout the year but will be subject to medical underwriting that could potentially result in a 100 percent premium increase depending on the individual's medical condition.



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