

Quality care

Blue Care Network is the type of health plan called a health maintenance organization, or HMO. To help you maintain your health, Blue Care Network focuses on prevention and wellness. That means they have agreements with physicians, hospitals and other health care professionals who provide the care members like you receive.

Blue Care Network carefully selects from among the state's finest physicians and health care facilities. When you choose a physician who meets your needs, you can develop a relationship with him or her. By communicating openly and frequently with your doctor, you will receive more personal care.

A network of primary care physicians to choose from

When you join Blue Care Network, you'll choose one physician from their extensive directory of physicians to be your "primary care physician." Your primary care physician will manage your medical treatment, refer you to specialists when necessary, and will coordinate all your care.

To get the most from your health plan, always contact your primary care physician first when you have a concern about your health.

To find a Blue Care Network physician near you, check out the Blue Care Network web site at www.MiBCN.com.

Prescription drug coverage you need

Prescription drugs can be costly. That's why our Blue Care Network Medicare Supplement offers you prescription drug coverage with just a \$10 copayment per prescription or refill for generic drugs and \$40 for brand name drugs, or 50% of the cost of the drug — whichever is less. And there's no cap on the amount of drug costs Blue Care Network will pay for in a given year, ever.

How to apply for coverage

To apply for coverage, or for more information about any of these health insurance plans, call or visit your local county Farm Bureau office. For the phone number and location of the office nearest you, call **1-888-294-4335** or go to our website at www.mfbhealth.com.

About Farm Bureau

Michigan Farm Bureau is the state's largest general farm organization, with over 200,000 family members in 67 county Farm Bureaus. We have members from all over, from all walks of life — from rural, urban and suburban Michigan.

They belong to Farm Bureau for many reasons. Some join to take action on behalf of agriculture, the state's second largest industry. Others join to support Farm Bureau policies.

Still other families belong to Farm Bureau so they can take advantage of our wide range of outstanding member benefits, like our health insurance plans. Whatever the reason, becoming a part of the Farm Bureau family means joining with other people who share the goal of a prosperous economy and a safe society for today and for the future. For more information, visit our web site at www.michiganfarmbureau.com.

This is intended as an easy-to-read guide. It is not a contract. Additional limitations and exclusions may apply to covered services. An official description of benefits is contained in applicable Blue Care Network, Inc., certificates and riders. This coverage is provided pursuant to a contract entered into in the State of Michigan and shall be construed under the jurisdiction and according to the laws of the State of Michigan.

Reward Yourself!
with member-only benefits from
FB MICHIGAN FARM BUREAU®
www.michiganfarmbureau.com

8/07 MFB #147

BCN 65 Medicare Supplemental HEALTH INSURANCE



FB MICHIGAN FARM BUREAU®

Benefits at a Glance

Service	Medicare Pays	BCN 65 Pays	You Pay
PREVENTIVE SERVICES			
Annual health maintenance exam, annual gynecological exam, well-baby and child care.	\$0	100%	\$0
<ul style="list-style-type: none"> Mammography Pap smear (lab services) 	80% of approved amount after Part B deductible	20% of approved amount and Part B deductible	\$0
OFFICE VISITS			
Including consulting specialist care when referred.	80% of approved amount after Part B deductible	20% of approved amount and Part B deductible	\$0
EMERGENCY MEDICAL CARE			
Medically necessary emergency care in an emergency room, urgent care center or physician's office.	80% of approved amount after Part B deductible	20% of approved amount and Part B deductible	\$0
HOSPITAL CARE			
<ul style="list-style-type: none"> Days 1-60 	Covered after Medicare Part A deductible	Medicare Part A deductible	\$0
<ul style="list-style-type: none"> Days 61-90 	Covers all but daily coinsurance	Medicare Part A daily coinsurance	\$0
<ul style="list-style-type: none"> Lifetime Reserve Days (60 days) 	Covers all but daily coinsurance	Medicare Part A daily coinsurance	\$0
<ul style="list-style-type: none"> Additional Days 	Not covered	Covered 100% of approved amount, unlimited days	\$0
SURGICAL SERVICES			
Includes all related surgical services, anesthesia and surgical assistance.	80% of approved amount after Part B deductible	20% of approved amount and Part B deductible	\$0
CLINICAL LAB SERVICES			
<ul style="list-style-type: none"> Laboratory and Pathology tests 	100% of approved amount	\$0	\$0
<ul style="list-style-type: none"> Diagnostic tests and X-rays 	80% of approved amount after Part B deductible	20% of approved amount and Part B deductible	\$0
DURABLE MEDICAL EQUIPMENT	80% of approved amount after Part B deductible	20% of approved amount and Part B deductible	\$0
FOREIGN TRAVEL CARE	Not covered	Not covered	All costs
PRESCRIPTION DRUGS	Not covered	All but \$10 (generic) or \$40 (brand name) — or 50%, whichever is less, excluding contraceptives	\$10 copay for generics/\$40 for brand names

We guarantee your acceptance

If you are a Farm Bureau member residing in Michigan in an area serviced by Blue Care Network and you are eligible for both Medicare Parts A and B, you cannot be turned down for coverage. Our plan has no waiting periods whatsoever for you to satisfy before your benefits begin. If you have a health problem at the time you enroll, you will be covered the day your coverage begins with us — no ifs, ands or buts.

When your BCN 65 Medicare Supplement coverage will be effective

Your coverage effective date will be determined by your Medicare effective date and the date we receive your Medicare Supplement application.

For example, if you enroll in our Blue Care Network plan within 30 days of your Medicare effective date, your Medicare Supplement coverage will begin on the same date your Medicare coverage begins.

If you enroll more than 30 days after your Medicare effective date, and we receive your application at Michigan Farm Bureau by the 10th of a month, your coverage will begin the 20th of the following month.

Monthly premium rate

\$388.25 per person (monthly rate)

Rate represents the cost of one month of coverage. Members are billed monthly. This rate is good until August 20, 2008.

The Blue Care Network HMO BCN 65 Medicare Supplement is not available in all areas of the state. Not available in these counties: Alger, Baraga, Chippewa, Clare, Delta, Dickinson, Gladwin, Gogebic, Houghton, Iron, Keweenaw, Lake, Lenawee, Luce, Marquette, Mason, Menominee, Missaukee, Ontonagon, Osceola, Sanilac and Schoolcraft. Partially available in these counties: Berrien, Hillsdale, Huron, Ionia, Manistee, Mecosta, Montcalm, Newaygo, St. Clair and Wexford.