

BCN-65
Medicare
Supplemental

HMO

Health Care Plan



 **MICHIGAN
FARM BUREAU®**



Nothing is more important than your health.

And that's why health insurance is essential. Farm Bureau wants to provide you the health care you need at a price you can afford.

At Farm Bureau, we offer a variety of quality health insurance plans, including our BCN-65 Medicare Supplemental plan. Blue Care Network is Michigan's largest health maintenance organization, and is a wholly-owned, nonprofit subsidiary of Blue Cross® Blue Shield® of Michigan. With Blue Care Network, you get the cross and shield, trusted symbols of health care that are recognized everywhere.

Count on us to guide you through the process and choose the health plan that best suits your needs and your budget.

Is the Blue Care Network HMO plan right for you?

If you're looking for comprehensive coverage with wellness and preventive benefits, low copays and unlimited prescription drug coverage with no coverage gaps, then Farm Bureau's Blue Care Network HMO plan may be right for you.

Blue Care Network (BCN) is a health maintenance organization (HMO), a health care plan that provides or arranges medical care for its members through our network of affiliated primary care physicians and specialists. As an HMO, BCN's goal is to keep members healthy through preventive services and early disease detection. For that reason, BCN coverage includes routine physical exams, immunizations, and many wellness and disease management

blue care network hmo

programs. BCN has almost 4,000 primary care physicians, more than 10,000 specialists and contracts with 130 hospitals throughout Michigan.

Care begins with your primary care physician

To get the most from your Blue Care Network coverage, call on your primary care physician first. As your health care partner, your primary care physician is responsible for most of the care you receive. When you need to see a specialist or have special tests, your primary care physician will refer you to a physician in the network.

Important points about referral care

Whatever specialist you see, your primary care physician is managing your health care through a referral process. This means that:

- You must have a referral from your primary care physician to see a specialist.
- Without a referral authorizing specialty care, you are responsible for any charges not covered by Medicare.



Service	Medicare Pays
PREVENTIVE SERVICES Annual health maintenance exam, annual gynecological exam, well-baby and child care.	\$0
<ul style="list-style-type: none"> • Mammography • Pap smear (lab services) 	80% of approved amount after Part B deductible
OFFICE VISITS Including consulting specialist care when referred.	80% of approved amount after Part B deductible
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
HOSPITAL CARE <ul style="list-style-type: none"> • Days 1-60 	Covered after Medicare Part A deductible
<ul style="list-style-type: none"> • Days 61-90 	Covers all but daily coinsurance
<ul style="list-style-type: none"> • Lifetime Reserve Days (60 days) 	Covers all but daily coinsurance
<ul style="list-style-type: none"> • Additional Days 	Not covered
SURGICAL SERVICES Includes all related surgical services, anesthesia and surgical assistance.	80% of approved amount after Part B deductible
CLINICAL LAB SERVICES <ul style="list-style-type: none"> • Laboratory and Pathology tests • Diagnostic tests and X-rays 	100% of approved amount 80% of approved amount after Part B deductible
DURABLE MEDICAL EQUIPMENT	80% of approved amount after Part B deductible
FOREIGN TRAVEL CARE	Not covered
PRESCRIPTION DRUGS	Not covered

benefits at a glance

	BCN 65 Pays	You Pay
	100%	\$0
Amount payable	20% of approved amount and Part B deductible	\$0
Amount payable	20% of approved amount and Part B deductible	\$0
Amount payable	20% of approved amount and Part B deductible	\$0
Medicare	Medicare Part A deductible	\$0
Medicare	Medicare Part A daily coinsurance	\$0
Medicare	Medicare Part A daily coinsurance	\$0
	Covered 100% of approved amount, unlimited days	\$0
Amount payable	20% of approved amount and Part B deductible	\$0
Amount payable	\$0	\$0
Amount payable	20% of approved amount and Part B deductible	\$0
Amount payable	20% of approved amount and Part B deductible	\$0
	Not covered	All costs
	All but \$10 (generic) or \$40 or \$40 (brand name) — or 50%, whichever is less	\$10 copay generics/\$40 brand names or 50%, whichever is less.

We guarantee your acceptance

If you are a Farm Bureau member residing 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 BCN-65 Medicare Supplemental 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.

Once your application has been processed, you'll receive a welcome kit from BCN including your Member Handbook, ID cards and your first premium bill.

When your coverage will start

Your coverage effective date will be determined by your Medicare effective date and the date we receive your BCN-65 Medicare Supplemental application.

If you enroll in our BCN-65 plan within 30 days of your Medicare effective date, your BCN-65 Medicare Supplemental 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.

You will be notified in writing by Michigan Farm Bureau of your assigned effective date of coverage. This is a prepaid health care plan. Claims will not be paid and acknowledgment of coverage will not be given until the first premium payment has been made.

premium rates

Monthly premium rates

Plan	1 person	2 persons
BCN-65 Medicare Supplement	\$407.73	\$815.45

About the premium rates

Rates represent the cost of one month of coverage. Members are billed monthly. These rates are good until August 20, 2009.

How to apply for coverage

To apply for coverage, or for more information about any of Farm Bureau's member health care 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**.

The fine print

This brochure is intended as an easy-to-read guide. It is not a contract. Additional limitations and exclusions may apply to covered services. Services must be provided or arranged by the member's primary care physician or health plan. An official description of benefits is contained in applicable Blue Care Network HMO (BCN) certificates and riders. Payment amounts are based on the BCN approved amount, less any applicable deductible and copay amounts required by the plan. 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.

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

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. Farm Bureau works on the local level, in Lansing and in Washington D.C. to support action not just on farm issues, but on many of the same things you're concerned about: protection of private property rights and the quality of the rural environment, tax policies and economic growth, and the quality and safety of our food supply.

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.

