

READY. STEADY. GROW.

2027 GA AEP KICKOFF

**READY
TO HELP**



Better tools. Stable plans. More ways to grow.



READY

**Improvements made with
agents in mind**



STEADY

**Plans stay largely
consistent**



GROW

Make 2027 a growth year



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As we've been for over 80 years,
Blue Cross Blue Shield of Michigan is here and ready to help.

Our Social Mission



**Increasing access to
affordable health care**



**Enhancing quality of
care for patients**



**Improving the health of
Michigan communities**

BCBSM / BCN Medicare Advantage

We are a leader in innovating new approaches to improving health outcomes by partnering with our **broad provider network** on **healthcare quality initiatives and value-based care**

We have an established track record of **deep partnerships** across the local communities we serve

We've created a culture of inclusion and respect that focuses on learning about different cultures, communities, generations, workstyles and perspectives and are continually ranked as a top employer



79,000+

active providers

Broad access across Michigan.



\$0

PCP copays

On every Blue Cross MA plan.



\$0

premium MAPD options

Statewide availability plus
richer premium products.



Nationwide

Blue network access

MA PPO and HMO-POS support
when traveling.



Worldwide emergency coverage
+ transportation



SilverSneakers fitness program
on most plans



Advantage Dollars OTC benefits
on most plans



Mobile app + online portal
for easy benefit management



Top-rated member satisfaction by JD Power in Michigan

**Supporting you is our commitment:
We continually strive to improve your experience working with BCBSM**



Agent Feedback Forums

Monthly forums with the BCBSM Individual Medicare and the agents selling our plans – we are listening to you!



New Reporting & Visibility

Creation of application submission report and addition of Medicare Enrollment Dashboard button in Agent Community



Sales Support Improvements

Enhanced internal servicing model supporting more time spent on agent and GA outreach through adding events, visits, calls and email check-ins



Salesforce Streamlining

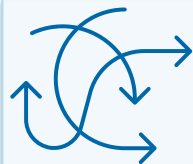
Creation of standardized AOR form for agent use, addition of certification inquiries operating through Salesforce cases to streamline responses and internal process enhancements to support quicker turnaround



Enrollment Enhancements

Enhanced BCBSM enrollment tool (DRX) layout for improved sales presentation flow, implementation of electronic enrollment option on application and ability to send the member the quoted plan during application conversations

Benefit display now flows the way agents present



Details were overtaking sales presentations

Benefit content was misordered, making the portal harder to use in a sales conversation.



Benefit ordering was rebuilt for sales flow

Heavily utilized services were moved up, while MOOP was placed at the bottom across all medical services.

Result: clearer Agent-led flow.

Application Best Practices for Successful Enrollment Submissions

Help keep applications complete and accurate by confirming key details before submission.

- ✓ Correct application type
- ✓ Use date picker

- ✓ Required fields complete
- ✓ Verify before submitting



Steady

2027 Plans Stay Largely Consistent

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Supplemental Benefit	Assure	Signature	Vitality	Meijer	Essential	Giveback	Secure	Value
 Eyewear	✓	✓	✓	✓			✓	✓
 Hearing Aids	✓	✓	✓	✓		✓	✓	✓
 Fitness (SilverSneakers)	✓	✓	✓	✓			✓	✓
 OTC / Food and Produce*	✓	✓	✓	✓			✓	✓
 Home-Delivered Meals	✓	✓	✓					
 PERS								
 Mobile Mental Health	✓	✓	✓	✓	✓	✓		
 Ambulance No Transport	✓	✓	✓	✓	✓	✓		
 Routine Chiropractic	✓	✓	✓					

Legend: ✓ Included — Not included

*Food and produce benefit for qualifying conditions – details can be found in the appendix

Supplemental Benefit	Prestige	Classic	Connected Care	Prime Value	Elements
 Eyewear	✓	✓	✓		✓
 Hearing Aids	✓	✓	✓		✓
 Fitness (SilverSneakers)	✓	✓	✓		✓
 OTC / Food and Produce*	✓	✓	✓		✓
 Home-Delivered Meals	✓	✓	✓		
 PERS	✓	✓			
 Mobile Mental Health	✓	✓	✓	✓	✓
 Ambulance No Transport	✓	✓	✓	✓	✓
 Routine Chiropractic	✓	✓	✓		✓

Legend: ✓ Included — Not included

*Food and produce benefit for qualifying conditions – details can be found in the appendix

		Value PPO	Meijer PPO Secure PPO	HMO: Prime Value PPO: Essential	HMO: Elements, Classic, Prestige, ConnectedCare PPO: Assure, Signature, Vitality	Giveback PPO
Preventive	\$0 for 2 oral exams every year	Embedded Coverage 100%	Embedded Coverage 100%	Embedded Coverage 100%	Embedded Coverage 100%	Embedded Coverage 100%
	\$0 for 2 cleanings (routine or periodontal)					
	\$0 for one fluoride treatment every year					
	\$0 for bitewing or periapical x-rays every 2 years					
Comprehensive	\$0 for resin and amalgam fillings every 48 months	Embedded Coverage \$750 annual coverage limit	Embedded Coverage \$1,000 annual coverage limit	Embedded Coverage \$950 annual coverage limit	Embedded Coverage \$1,500 annual coverage limit	Optional Buy-up \$1,500 annual coverage limit
	\$0 for crowns every 84 months					
	\$0 for root canals, once per tooth per lifetime					
	\$0 for deep cleaning every 24 months					
	\$0 for simple extractions, once per tooth per lifetime					
	\$0 for oral surgery, twice per tooth per lifetime					
	25% for inlays	Optional Buy-up \$1,500 annual coverage limit	Optional Buy-up \$1,500 annual coverage limit	Optional Buy-up \$1,500 annual coverage limit	Optional Buy-up \$1,500 annual coverage limit	\$27.10 monthly premium
	25% for periodontal surgery					
	25% for dentures	\$27.10 monthly premium	\$27.10 monthly premium	\$27.10 (PPO) \$26.60 (HMO) monthly premium	\$27.10 (PPO) \$26.60 (HMO) monthly premium	
	25% for bridges					
	25% for implants					
	25% for anesthesia and consultation exams					

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	Elements HMO Classic HMO ConnectedCare HMO	Prestige	Prime Value	Signature PPO Vitality PPO Assure PPO	Essential PPO Giveback PPO	Meijer PPO Secure PPO Value PPO
Routine Eye Exam	Embedded Coverage 100%	Embedded Coverage 100%	Embedded Coverage 100%	Embedded Coverage 100%	Embedded Coverage 100%	Embedded Coverage 100%
Eyewear Allowance	Embedded Coverage \$100 allowance max for contact lenses or one pair of frames	Embedded Coverage \$150 allowance max for contact lenses or one pair of frames	-	Embedded Coverage \$150 allowance max for contact lenses or one pair of frames	-	Embedded Coverage \$100 allowance max for contact lenses or one pair of frames
OSB Buy-Up	Optional Buy-Up \$250 annual vision allowance in-network	Optional Buy-Up \$250 annual vision allowance in-network	Optional Buy-Up \$250 annual vision allowance in-network	Optional Buy-Up \$250 annual vision allowance in-network and 50% coinsurance out-of- network every 12 months	Optional Buy-Up \$250 annual vision allowance in-network and 50% coinsurance out-of- network every 12 months	Optional Buy-Up \$250 annual vision allowance in-network and 50% coinsurance out-of- network every 12 months

Use quarterly dollars for eligible health items, and food or produce, when eligible

Allowance amount

\$25 - \$75

per quarter on select plans

Eligible members may use the allowance toward over-the-counter health items. Members with qualifying chronic conditions may be able to use the allowance toward food and produce at plan-approved locations.

Unused amounts do not carry forward.

Ways to access the allowance

Online

Order approved items

Retailers

Shop plan-approved locations

Availability varies by plan and eligibility

OTC card delivery & support



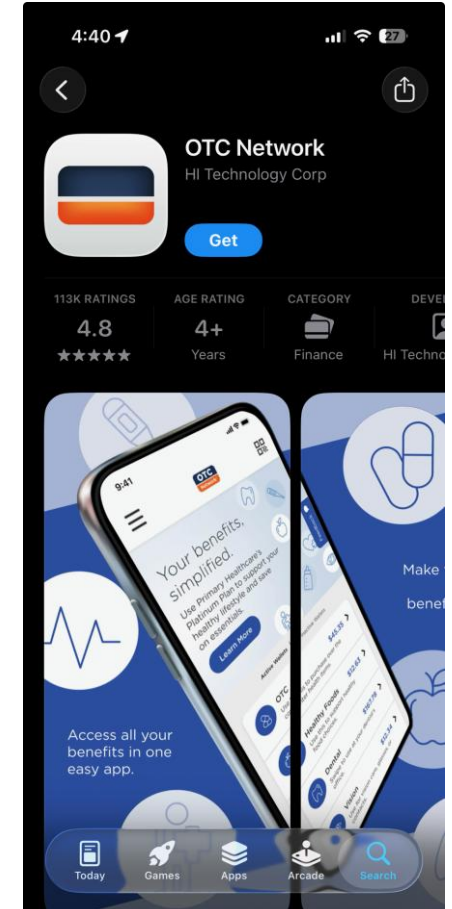
Mailed directly to the member

The OTC card should be mailed to new members or members switching between PPO and HMO products.



Agents can help members online

After arrival, use mybenefitscenter.com or the OTC Network app to view benefits and the card image.



Two Medicare Supplement plans	May be best for
Plan G	Members who want comprehensive coverage with predictable costs and minimal out-of-pocket expenses
High-Deductible Plan G	Healthier members seeking lower monthly premiums and willing to cover more upfront costs before the plan pays

While there are 10 standard Medigap plans and two high-deductible options available nationally, Blue Cross highlights Medicare Supplement Plan G and High-Deductible Plan G as recommended choices for most members.

Service	What Members Pay
Medicare Part A hospital coverage	
Deductible	\$0
First 60 days of care	\$0
Emergency care outside of US	\$250 deductible
Medicare Part B physician and outpatient services	
Deductible (annual)	\$257
Durable Medical Equipment	\$0





Grow

*Evaluating Members' Needs, Agent Toolkit,
Payment Options, Materials*

Every quality Medicare recommendation begins with complete discovery

Use this discovery flow after standard documentation is collected – driver's license, Medicare card, Scope of Appointment and required forms

Client Profile

What we need to know

- Complete **provider** list
- Complete **prescription** list: medication, dosage and frequency
- Preferred **pharmacy**

Healthcare Utilization

What we need to understand

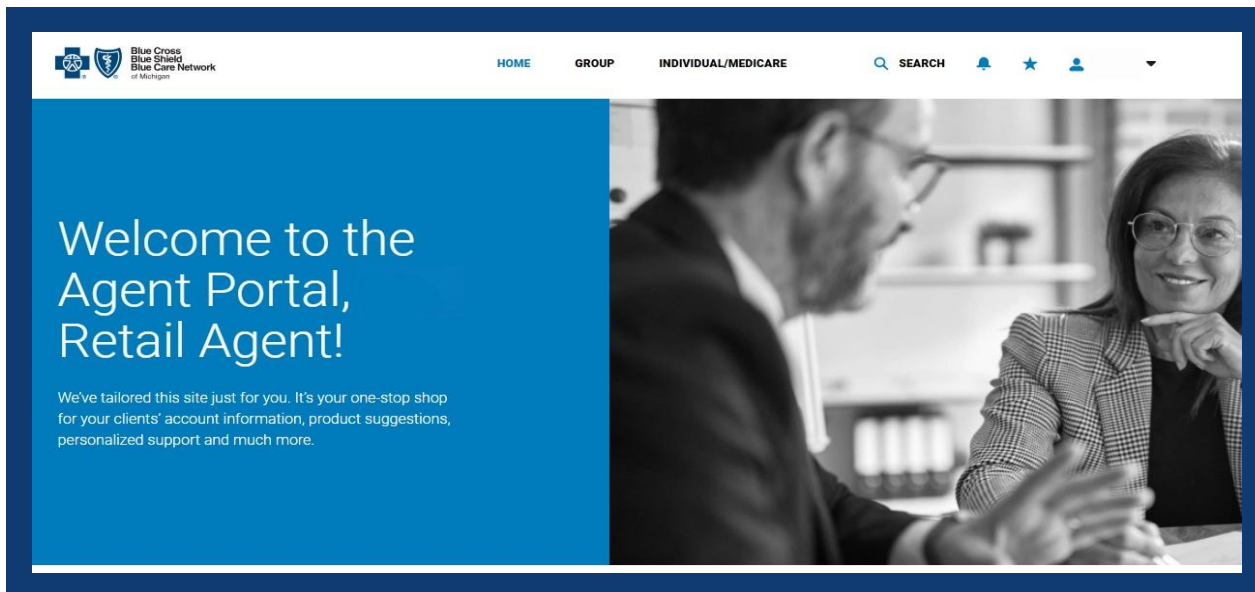
- Expected **PCP** and **specialist** visits
- Diagnostic **testing, labs and radiology**
- Planned imaging: **CT, MRI and PET scans**
- Outpatient **procedures** or **surgeries**
- SNF **history** or anticipated **need**

Cost + Education

What we do with the information

- Enter **details** accurately in the estimator
- Compare **total estimated** medical & prescription costs
- Align recommendation to current needs and **expected utilization**
- Encourage clients to **report significant changes** for future reviews

Accurate discovery leads to better plan fit, more informed decisions and stronger client outcomes

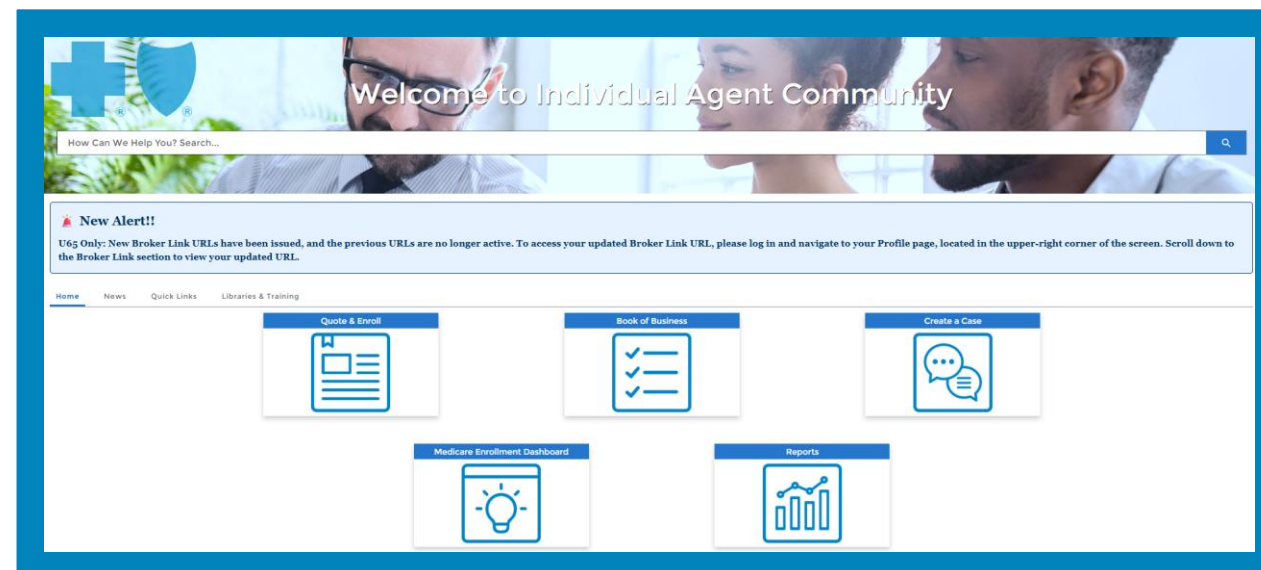


Agent Portal

- Primary entry point for agents to access the Agent Community and related resources
- View commission statements and payment details for your book of business
- Submit support requests for agent updates, book transfers, and maintenance

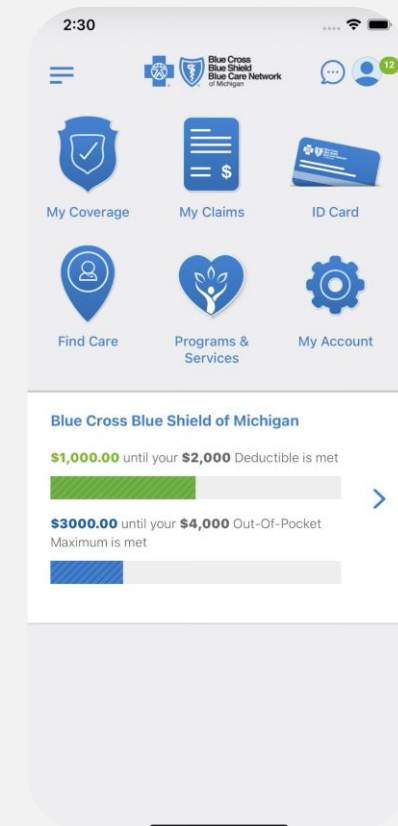
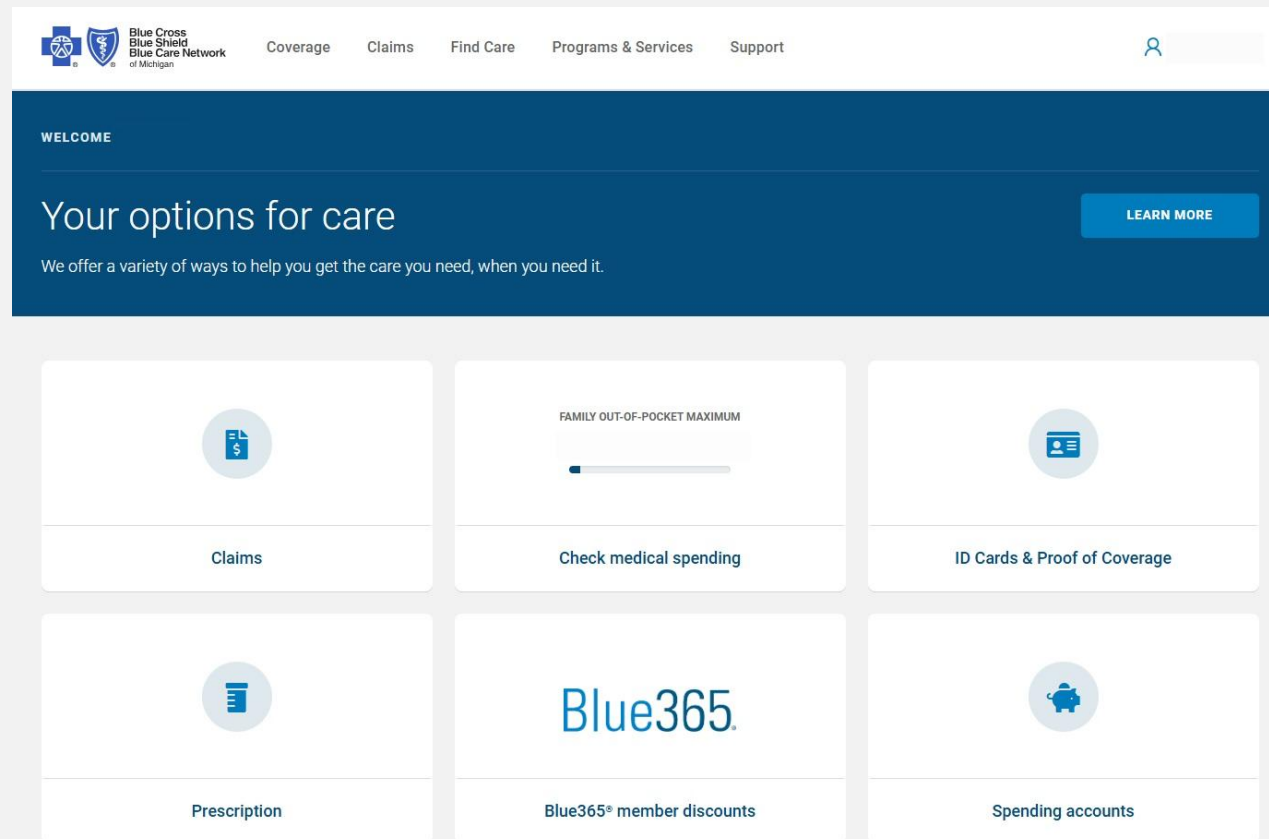
Agent Community

- View book of business and member lookup with plan coverage links
- Access reports for enrollment, servicing and sales including the member profiles
- Quote and enroll Medicare Advantage plans
- Submit, track, and review agent cases and servicing requests
- Use online library for plan documents, forms, and resources



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Member Portal

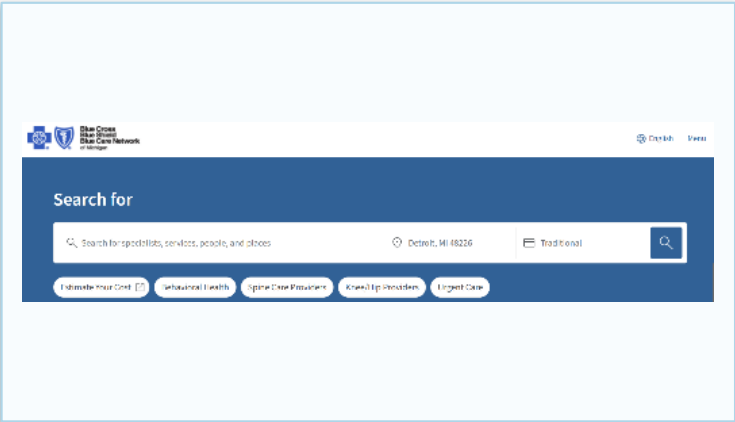
- View claims, EOBs, and billing details to confirm accuracy before payment
- Make premium payments and manage billing preferences online
- Update primary care provider (PCP) for HMO plans
- Access plan benefits, coverage details, and ID card information
- Track claim status and review past medical services

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Use the right search tool based on the type of provider the member needs.

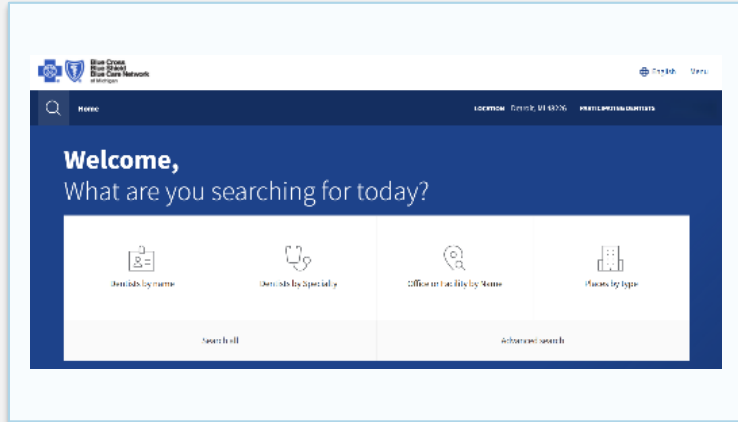
1 Provider Search Tool



[Provider search tool →](#)

Best for:
Medical doctors, specialists, facilities,
and services by network/location.

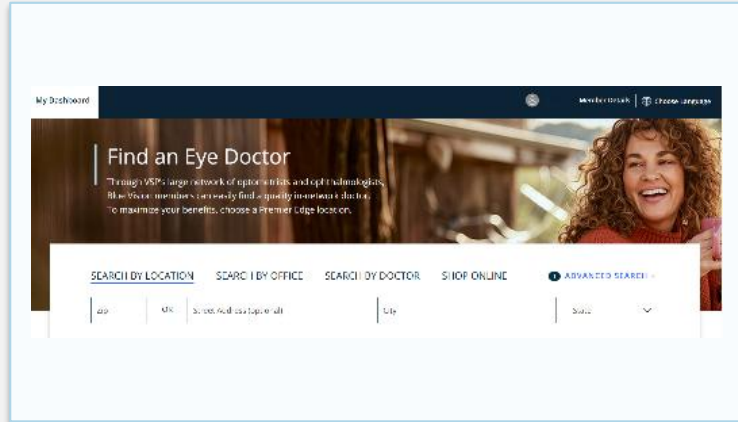
2 Dentist Search Tool



[Dentist search tool →](#)

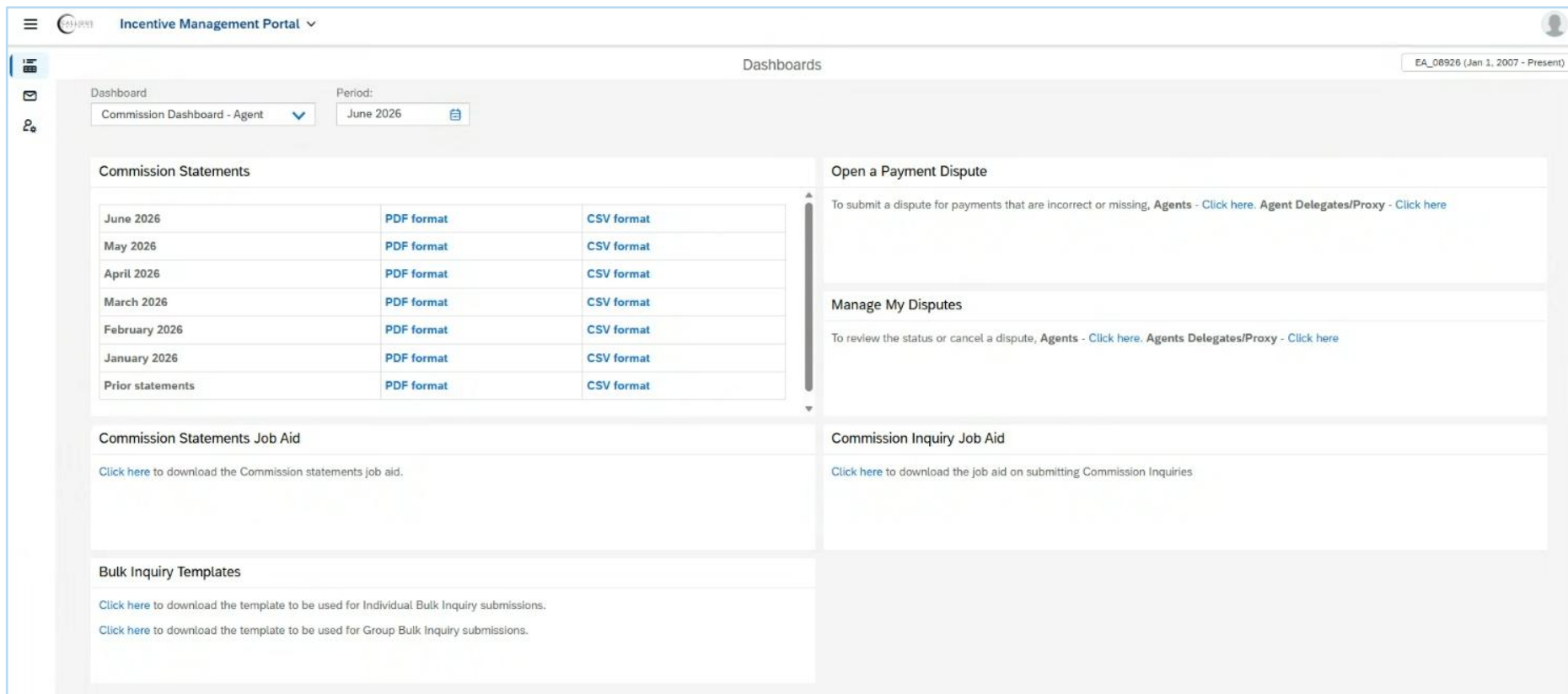
Best for:
In-network dentists and dental offices
for routine or specialty care.

3 Eye Doctor Search Tool



[Eye doctor search tool →](#)

Best for:
Eye doctors, offices, and vision care
options by location/provider.

Commissions Dashboard: the one-stop launch point for statements, job aids, prior statements, and inquiries.

The screenshot shows the 'Incentive Management Portal' with a 'Dashboards' section. The 'Commission Dashboard - Agent' is selected, showing a table of 'Commission Statements' for June 2026 and prior months. The table has columns for the month, PDF format, and CSV format. To the right, there are sections for 'Open a Payment Dispute', 'Manage My Disputes', 'Commission Statements Job Aid', 'Commission Inquiry Job Aid', and 'Bulk Inquiry Templates'. Each section contains a link to download the respective document.

Month	PDF format	CSV format
June 2026	PDF format	CSV format
May 2026	PDF format	CSV format
April 2026	PDF format	CSV format
March 2026	PDF format	CSV format
February 2026	PDF format	CSV format
January 2026	PDF format	CSV format
Prior statements	PDF format	CSV format

Open a Payment Dispute
To submit a dispute for payments that are incorrect or missing, [Agents](#) - [Click here](#). [Agent Delegates/Proxy](#) - [Click here](#)

Manage My Disputes
To review the status or cancel a dispute, [Agents](#) - [Click here](#). [Agents Delegates/Proxy](#) - [Click here](#)

Commission Statements Job Aid
[Click here](#) to download the Commission statements job aid.

Commission Inquiry Job Aid
[Click here](#) to download the job aid on submitting Commission Inquiries.

Bulk Inquiry Templates
[Click here](#) to download the template to be used for Individual Bulk Inquiry submissions.
[Click here](#) to download the template to be used for Group Bulk Inquiry submissions.

Best practices

- ✓ Confirm Totals before drilling into details.
- ✓ Use job aids for payment timing.
- ✓ Add timeframe and support to each inquiry.

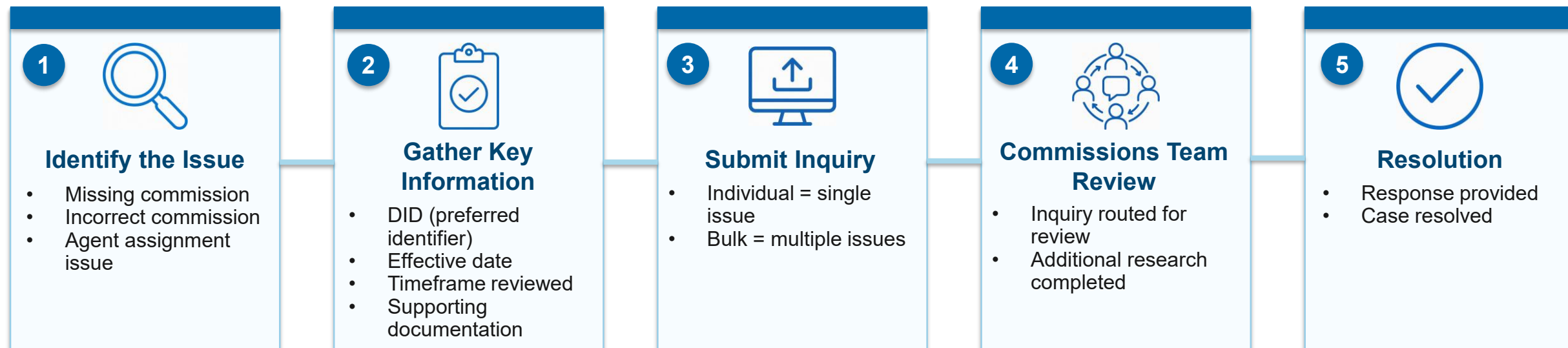
Troubleshooting reminders

- ✓ Use bulk upload for repeated patterns.
- ✓ Enable macros in the bulk spreadsheet.
- ✓ Allow browser pop-ups if a report does not open.

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Tips for Faster Resolution & Better Experience



Best Practices

- ✓ Use DID whenever available
- ✓ Clearly explain the issue
- ✓ Include the specific timeframe
- ✓ Attach screenshots or documentation
- ✓ Download a fresh bulk template before uploading



Pro Tips

- ★ Bulk uploads help with multiple inquiries
- ★ Enable macros for the bulk spreadsheet
- ★ Use Compensation Dashboard job aids/resources
- ★ Complete info upfront reduces follow-up and speeds resolution

Providing complete information—including DID, timeframe, and supporting documentation—helps accelerate commission inquiry resolution.



Member Payment Options

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Members have multiple ways to pay:

Recommended: Pay online



Best for Fast self-service setup and recurring automatic payments.

Quick setup

- 1. Sign in to member online account or Guest Pay
- 2. Choose Pay Your Premium
- 3. Select Recurring Payments, if desired
- 4. Enroll/edit payment method and save

Need help? Call 1-888-417-3479 for online account assistance.

Alternative: Social Security deduction



Best for automatic deduction from the member's monthly Social Security benefit.

Timing note: setup may take up to three months. Until active, members receive direct bills that must be paid to maintain coverage.

Alternative: Pay by check via mail



Statements are mailed monthly. Payment is due by the first of each month.

Make checks payable to:

HMO/HMO-POS
Blue Care Network
P.O. Box 33608
Detroit, MI 48232

PPO
BCBSM
P.O. Box 88512
Chicago, IL 60680



2027 AEP Sales Materials

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How to order

Reach out to your GA to place material orders. Include the material name, quantity, shipping address and contact information.

Available to order

Enrollment Kits

Enrollment Kits

- 2027 PPO Enrollment Kit
- 2027 HMO Enrollment Kit
- 2026 Medicare Supplement Enrollment Kit

Optional Supplemental Kits

- 2027 Medicare Plus Blue PPO Optional Supplemental Enrollment Kit
- 2027 HMO/HMO-POS Optional Supplemental Enrollment Kit
- 2027 Medicare Supplement Dental Vision Hearing Package Enrollment Kit

Guides & Sales Foldouts

Plan Guide

- 2027 Medicare Plan Guide

Sales Foldouts

- 2027 Medicare Plus Blue Secure Sales Foldout
- 2027 Medicare Plus Blue Value Sales Foldout
- 2027 Medicare Plus Blue HMO Sales Foldout

Note: Please allow 5 days for your order to arrive. All materials will be available in the Agent Community Library for immediate download.



Medicare Agent Road Shows

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Choose the stop that works best for you

REGISTER BY SEPT. 1 • ALL TIMES ET

WEEK ONE • SEPTEMBER 14–18

MON • SEP 14 3–5 p.m.	DETROIT MotorCity Casino Hotel
TUE • SEP 15 9–11 a.m.	NOVI FULL Fox Hills Golf & Banquet Center
TUE • SEP 15 4–6 p.m.	TROY Maggiano’s Little Italy
WED • SEP 16 10 a.m.–noon	SAGINAW The Conference Center at SVSU
THU • SEP 17 8:30–10:30 a.m.	LANSING AF Group
THU • SEP 17 1:30–3:30 p.m.	GRAND RAPIDS Frederik Meijer Gardens
FRI • SEP 18 noon–2 p.m.	KALAMAZOO Brick and Brine

WEEK TWO • SEPTEMBER 22–24

TUE • SEP 22 10 a.m.–noon	ESCANABA Terrace Bay Hotel
TUE • SEP 22 3–5 p.m.	MARQUETTE Landmark Inn
WED • SEP 23 noon–2 p.m.	PETOSKEY Inn at Bay Harbor
THU • SEP 24 9–11 a.m.	TRAVERSE CITY Kirkbride Hall



REGISTER BY TUESDAY,
SEPTEMBER 1

Space is limited. Scan the QR code to
reserve your seat.

SCAN TO REGISTER

Source: 2026 Medicare Roadshow schedule and final invitation; updated Aug. 11, 2026.

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READY. STEADY. GROW.

**THANK YOU FOR YOUR CONTINUED
PARTNERSHIP**

WE LOOK FORWARD TO A SUCCESSFUL AEP!



**READY
TO HELP**

