

What's next?

Now that you have your Medicare Part A and Part B card, a copy of that card needs to be turned into the St. Clair County Human Resources Department. We may also ask you to complete and return a Medicare Advantage Application if the receipt of your card falls outside of our staging date window. We will let you know if the application is needed. We will then enroll you into the St. Clair County Retiree Medicare Advantage plan. This plan encompasses your original Medicare coverage (red, white and blue card) plus additional Part D drug coverage. You will receive a new Blue Cross Blue Shield Medicare Advantage card by mail see sample below. You should present and use this Medicare Advantage card for all your medical and prescription needs. The Medicare red, white and blue card should not be presented to any provider to alleviate possible denial of claims. Keep it somewhere safe.



Open enrollment for all Medicare Advantage plans is January 1st. You do NOT have to do anything with your St. Clair County coverage. It will remain in force unless you choose to cancel. However, starting around September of each year, you may begin receiving numerous calls and mailings from several companies trying to sell you additional coverage. This is simply a marketing tactic to get you to buy their coverage. You can choose to purchase additional coverage, but please keep in mind that you can only be enrolled in one Medicare Advantage plan at a time. If you purchase additional coverage elsewhere, it may automatically disenroll you from the County's coverage and we will not be aware of this until we receive a termination notice from Blue Cross Blue Shield several months later. However, you may on occasion receive documents from the Centers for Medicare Services (CMS) in which you should provide a timely response. Vision and hearing are not coverages offered under St. Clair County's Retirement Healthcare plan. For specific questions regarding your coverage, procedures or prescriptions, please call the number on the back of your Blue Cross Blue Shield card.

Brown and Brown of Central Michigan are the benefit administrators for St. Clair County. You may also reach out to them for additional assistance regarding your coverage and/or complex claims issues.

Brown & Brown of Central Michigan, Inc. Phone (866) 421-0478 Fax (989) 607-2240

Delta Dental of Michigan administers the retiree dental benefits and does not issue a card. When you go to the dentist, simply let them know you have Delta Dental of Michigan and they may ask you for the Retiree's social security number as they are the subscriber, to verify your coverage.

You also have access to MedTipster which is a free service to retirees that allows you to find certain generic drugs at a reduced cost or even free. You can visit medtipsterfree.com to find specific discounted generics by your location. You would have received a card as an employee. If you do not have a card, you can request one at: medtipsterfree.com or call 877.226.2378.

As a Medicare Advantage plan member, you are eligible to join the Silver Sneakers Fitness Program where you will have access to nearly 10,000 participating fitness centers across the country and more.

For more information, please visit Silversneakers.com or call 1.888.423.4632.