



Confidence comes with every card.®

Overview of Blue Cross coverage

Use this guide to find and understand important information about your coverage with Blue Cross Blue Shield of Michigan or Blue Care Network.

Benefit information

Our *Summary of Benefits and Coverage* provides a list of the benefits covered and not covered by a member's health plan. You can find *Summary of Benefits and Coverage* documents for individual plans on our website at bcbsm.com/sbc.

Keeping health information secure

We ensure that our members' protected health information is kept confidential. We follow strict privacy policies that comply with state and federal law. Our *Notice of Privacy Practices* tells how we'll use and disclose your information while in our care. You'll find the notice at bcbsm.com/importantinfo.

Finding a doctor

Choosing a doctor, specialist or hospital is one of the most important decisions our members have to make. **Find a Doctor** on the bcbsm.com home page can help you make the right choices.

Services that need prior authorization

Some services require approval before they are provided. Lists of these services are available at bcbsm.com/importantinfo. Click on *Services that need prior authorization*.

Finding covered prescription drugs

We list the drugs we cover under our various pharmacy plans at bcbsm.com/pharmacy. Click on *Drug lists* in the section titled Find out if your drug is covered. You'll also find answers to important questions about prescription drugs.

We periodically update our drug lists and coverage requirements. This information also supports our network providers in selecting the most effective and affordable drug therapies for Blue Cross members. Information about your prescription drug coverage is always available at bcbsm.com/pharmacy.



To get more details on the information listed here, call a health plan advisor at 1-877-469-2583 or contact your Michigan Blue Cross-contracted agent. You can also learn more about our services and programs at bcbsm.com.



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