



Blue Care
Network
of Michigan

Confidence comes with every card.®



Blue Elect PlusSM POS

Blue Elect Plus HSASM POS

The value of an HMO + **flexibility of provider choice**

Our Blue Elect Plus POS and Blue Elect Plus HSA POS plans provide the affordability and managed care benefits of an HMO without the need for a referral. With point-of-service structures, the plans make it easy for members to seek care. Members have access to BCN's large network and the flexibility of provider choice in or out of network.

Value + flexibility

Blue Elect Plus POS and Blue Elect Plus HSA POS are two of Blue Care Network's innovative health plans. They continue our tradition of exceptional care management and cost containment, and add outstanding flexibility in choosing doctors. Members can receive health care services in or out of network without a referral.

More access to doctors

Members with a Michigan address must first choose a BCN primary provider. With that done, a member has the freedom to seek care in or out of network without a referral.

Out-of-state employees

Employees who live outside Michigan don't need an assigned primary care provider; they also don't need a referral. They just need to see a BlueCard® Traditional participating provider who's based outside Michigan for in-network benefits. However, employees are still encouraged to see a BlueCard Traditional primary provider to coordinate routine and specialist care.

What members pay depends on where they go for care.

In-network versus out-of-network providers for included services

Blue Elect Plus POS in-network providers are BCN-contracted providers in Michigan and BlueCard Traditional participating providers who are based outside Michigan.* Members pay less out of pocket when they're seen by these providers.

Blue Elect Plus out-of-network providers in Michigan don't participate with BCN. Providers outside Michigan that don't participate with a BlueCard Traditional plan are also considered out of network.

Doctors who aren't in network may bill members for the difference between our payment and the doctor's charges. Some out-of-network health care providers require members to pay for services in full and then seek reimbursement for BCN's share of the cost.

To see if a doctor is in network:

- BCN members can use their online member account at bcbsm.com or our mobile app.
- If the employee is not a member yet or doesn't have our app or an activated account, he or she should visit bcbsm.com/find-a-doctor and select *Blue Care Network (HMO and POS plans)*.
- Members can call BCN's Customer Service using the number on the back of their BCN member ID card.
- Members can call BlueCard at **1-800-810-BLUE (2583)**.

*Members should refer to their *Certificate of Coverage* and riders to see what BCN will pay for when traveling or call Customer Service for details.

Understanding the language of out-of-pocket costs

Copayment (or copay)

A set dollar amount you pay for a health care service or prescription, usually when you receive it (for example, \$30 for a primary provider visit or \$50 for an urgent care visit).

Deductible

A set dollar amount (apart from your premiums) that you have to pay for health care services, before your plan begins to pay. The deductible may not apply to all services.

Coinsurance

Your share of the cost of a health care service, a percentage of what BCN pays for the service. You typically start paying coinsurance after you've met your health plan's deductible (for example, you pay 20% of the BCN allowed amount and BCN pays 80%).

Out-of-pocket maximum

The most you'll have to pay during a plan year for health care services you receive. Your out-of-pocket maximum includes your deductible, copay and coinsurance.



BCN only pays for certain services if they're in network

Some services are only included when received from an in-network provider (see the A list). But there are also preventive services members can receive in or out of network (see the B list).

A. In-network-only services

- Most preventive services as defined by the Affordable Care Act (see List B that follows for exceptions)
- Infertility counseling and treatment
- Adult sterilization
- Durable medical equipment
- Prosthetics and orthotics
- Diabetic supplies
- Weight reduction procedures
- Chiropractic services

B. Preventive services both in and out of network

- Flu vaccine
- Colonoscopy
- Mammography
- Routine prenatal care

Whether a doctor is in network or not, certain services require prior authorization for BCN to pay its share. Examples are hospitalization, certain radiology services, outpatient therapy and other health care services.

- For certain services provided by an in-network doctor, the doctor coordinates the approval process.
- For certain services provided by an out-of-network doctor, it's the member's responsibility to have the out-of-network provider call BCN to request approval. The provider number is on the back of the member's ID card.

Effective January 1, 2022

Blue Care Network is offering **Blue Elect Plus HSASM POS**, a new product combining an HSA-qualified, high-deductible health plan and a Blue Elect Plus POS plan.

The HSA being offered is administered through HSA Bank or HealthEquity®, Inc.

Blue Elect Plus HSA allows you, your employee or both to contribute pretax dollars to an employee-owned HSA. Your employees use money in their accounts to pay for qualified medical expenses.

Key HSA facts

- Contributions, investment earnings and withdrawals for qualified medical expenses are all tax advantaged.
- Contributions that are not spent roll over from year to year.
- Once the account reaches \$1,000 with HSA Bank or \$2,000 for HealthEquity, employees can invest their money.

An HSA allows your employees to conveniently access money in their accounts with an HSA Visa card.

Healthy employees are key to keeping your health costs as low as possible. We can help. Prevention of illness and disease is at the heart of all we do.

The value of Blue Elect Plus POS

Our coverage helps members stay healthy and takes care of them when they're sick or injured.

As Michigan's largest HMO, Blue Care Network is available in all 83 Michigan counties with access to more than 6,400 primary providers, 27,000 specialists and most of our state's leading hospitals.

A primary care provider is the member's health care partner responsible for providing and coordinating their care. Having a primary provider means a member is more likely to get preventive health care on time.

BlueCard® for Blue Elect Plus POS members who live or travel outside Michigan

BlueCard, a program through the Blue Cross and Blue Shield Association, provides seamless national access to 95% of physicians and 96% of hospitals that are in Blue Traditional plan networks based outside Michigan.

Blue Elect Plus POS members who live or travel outside Michigan but in the United States can see in-network health care providers through BlueCard Traditional providers.

Blue Elect Plus POS members who live outside Michigan don't have an assigned primary provider, so they'll need to see a BlueCard Traditional provider who's based outside Michigan for in-network benefits. If they don't, they'll pay more out of pocket for included health care services.

Blue Elect Plus POS members can always receive emergency care — in Michigan, across the country and around the world. Members should refer to their *Certificate of Coverage* and riders to see what BCN pays for when traveling or call Customer Service for details.



Blue Cross Coordinated CareSM

This program identifies members with complex or chronic conditions who could benefit from care management support and connects them to care. A registered nurse leads a Blue Cross care team that works with members to help them develop a plan to better manage their conditions. This team helps members:

- Identify health risks
- Better understand treatment options
- Connect with support in local communities
- Find behavioral health services and other care

Blue Cross Health & Well-BeingSM

Our health and well-being programs offer tools and resources that can help your employees improve their overall well-being, including:

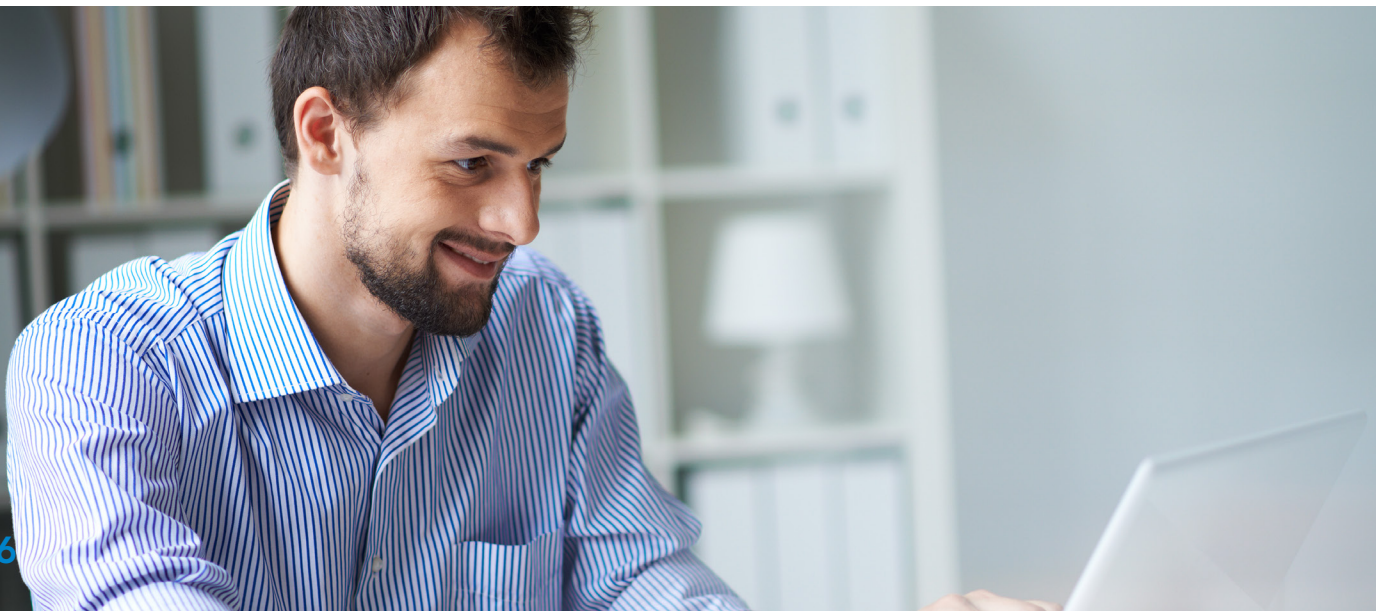
- Online well-being resources
- Blue Cross Virtual Well-BeingSM
- Tobacco Coaching
- 24-Hour Nurse Line

Blue Cross member account

Creating an online member account gives employees the tools, information and support for understanding their coverage to make more informed and cost-effective choices for care. Once they log in to their account at **bcbsm.com** or through our mobile app, your employees have their coverage, out-of-pocket balances, claims and explanation of benefits statement at their fingertips. If they're unable to find what they need, they can connect with MIBlue Virtual AssistantSM, an interactive, automated chat feature available in their Blue Cross member account for 24/7 support.

Member savings

Your employees can save on a variety of health-related products and services with our Blue365[®] savings program.



Frequently asked questions

Q: My group is headquartered in Michigan and has another location out of state. Can the out-of-state location enroll their employees in Blue Elect Plus POS?

A: Blue Elect Plus POS may only be offered to out-of-state locations if it's also offered to the Michigan locations.

Q: Can my group offer a BCN HMOSM plan to our Michigan employees and a BCN Blue Elect Plus POS plan to our out-of-state location?

A: No. Blue Elect Plus POS may only be offered to out-of-state locations if it's also offered to the Michigan locations.

Q: Can my group offer a Blue Cross plan to our Michigan employees and a BCN Blue Elect Plus POS plan to our out-of-state location?

A: No. Blue Elect Plus POS may only be offered to out-of-state locations if it's also offered to the Michigan locations.

Q: My group is headquartered in Michigan and we have employees on our Michigan payroll working remotely from another state. Are those employees eligible for Blue Elect Plus POS?

A: Yes, as long as Blue Elect Plus is also offered to the Michigan employees.

We know your business is unique. Talk with your BCN sales representative or contracted agent for your group's specific scenario and eligibility for out-of-state employees.



**For more information on Blue Elect Plus POS,
contact your contracted agent or BCN sales representative.**

Find us online:

**bcbsm.com | news.bcbsm.com | facebook.com/MiBCN
ahealthiermichigan.org | twitter.com/bcbsm | youtube.com/bcbsmnews**

