

## Frequently Asked Questions (FAQs)

<b>Benefits .....</b>	<b>2</b>
What is the ConnectedCare: Henry Ford Health medical plan option?.....	2
How does the ConnectedCare option work? .....	2
Is the ConnectedCare: Henry Ford Health option available to all Salaried GM employees? .....	3
Who will administer prescription drug and behavioral health coverage for members enrolled in the ConnectedCare: Henry Ford Health option? .....	3
How can I learn more about my benefits – for example, the amount of the deductible, or how the Plan pays for specific services? .....	3
<b>Coverage.....</b>	<b>4</b>
How much will I pay if I enroll in the ConnectedCare: Henry Ford Health option and go to a provider not in the ConnectedCare: Henry Ford Health option or if my primary care doctor refers me to a Level 2 provider? .....	4
If a dependent on my plan lives outside of Southeast Michigan, are they covered?.....	4
Am I covered when I travel? .....	4
What is a waiver and how do I obtain one? .....	5
I am currently undergoing care for a serious condition and would prefer to continue getting care from my treating physician who is not a ConnectedCare Level 1 provider. Can I continue treatment with this physician if I elect ConnectedCare: Henry Ford Health? .....	5
<b>Providers and Facilities .....</b>	<b>6</b>
Which providers are included in the ConnectedCare: Henry Ford Health option? .....	6
Which facilities are included in the ConnectedCare: Henry Ford Health option? .....	6
Will I have access to same day or urgent care clinics? .....	7
Do I need to get a referral from my primary care doctor to see a specialist?.....	7
Does Henry Ford Health have general pediatricians and offer pediatric services in the ConnectedCare: Henry Ford Health option? .....	7
What laboratory and imaging facilities are Level 1 providers? .....	8
<b>Membership .....</b>	<b>8</b>
Why should I choose the ConnectedCare: Henry Ford Health option?.....	8
What services does the dedicated Henry Ford Health Concierge team offer? .....	9
What is the MyCare Advice Line? .....	9
Is there a way to transfer my medical records from my current health providers to a ConnectedCare provider if I elect this option?.....	9
What can I do if one of the doctors I would like to see isn't accepting new patients? .....	10

## ***Benefits***

### **What is the ConnectedCare: Henry Ford Health medical plan option?**

ConnectedCare: Henry Ford Health is a GM Salaried Medical Plan option available to employees and their families living in Southeast Michigan. Through a partnership with Henry Ford Health the ConnectedCare: Henry Ford Health option provides employees with more personal support, better coordinated care, and an enhanced level of service – all at a more affordable cost when compared to other GM medical plan options.

[Return to Top / List of Frequently Asked Questions](#)

### **How does the ConnectedCare option work?**

The ConnectedCare option is a custom partnership with Henry Ford Health, delivering primary and specialty care, walk-in/urgent/emergency care, and hospitalization health care services to members. Providers and facilities located throughout Southeast Michigan are a part of the Henry Ford Health network. This includes more than 2,800 doctors and advanced practice providers in 40 specialties. Additionally, DMC Children's Hospitals, specialty centers and specialty providers delivering services for pediatric patients not available through Henry Ford Health are included in the ConnectedCare network.

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- Level 1.** *Providers participating in the ConnectedCare network are called **Level 1** providers and covered services pay at **Level 1** benefits.*
  - Level 2.** *Providers and facilities that are not part of the ConnectedCare network but participate in the broad Blue Cross Blue Shield of Michigan (BCBSM) PPO network are called **Level 2** providers. Covered services received from these providers and facilities pay at **Level 2** benefits.*
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ConnectedCare provides lower out-of-pocket costs when you receive care from ConnectedCare Level 1 providers and facilities. You have higher out-of-pocket costs when you receive care from Level 2 providers or providers outside of the BCBSM PPO network.

In rare situations where highly specialized services are not available from a ConnectedCare Level 1 provider or facility, such as advanced burn care, a waiver process is in place to ensure that services can be received from an appropriate Level 2 provider at Level 1 benefits (lower out-of-pocket costs).

Emergency care for qualified medical emergencies is covered at Level 1 benefits, whether you're in Southeast Michigan or traveling outside of the area, even if the provider is not a ConnectedCare Level 1 provider. Once discharged from the emergency department, all follow-up care should be through ConnectedCare Level 1 providers.

If you receive non-emergency medical services from Level 2 providers, when those services are available from ConnectedCare Level 1 providers, those services will be covered at Level 2 benefits resulting in higher out-of-pocket costs for you.

[Return to Top / List of Frequently Asked Questions](#)

### **Is the ConnectedCare: Henry Ford Health option available to all Salaried GM employees?**

The ConnectedCare: Henry Ford Health option is available to GM salaried employees who live in one of 250+ eligible zip codes throughout eight counties in Southeastern Michigan. Visit [bcbsm.com/gmpln](https://bcbsm.com/gmpln) to see if the option is available where you live.

Henry Ford Health is committed to expanding the reach of this health care plan option with a strong focus on Southeast Michigan. At this time Ascension providers and facilities are **NOT** part of the ConnectedCare: Henry Ford Health network. GM will communicate changes within the network when they become available.

[Return to Top / List of Frequently Asked Questions](#)

### **Who will administer prescription drug and behavioral health coverage for members enrolled in the ConnectedCare: Henry Ford Health option?**

Prescription drug and behavioral health services are not limited to the ConnectedCare: Henry Ford Health Level 1 providers and facilities.

- Benefits for prescription drug services will continue to be administered by CVS Caremark. Henry Ford Health pharmacies and pharmacy services are widely available and part of the CVS Caremark network.
- Behavioral health services will be administered by Blue Cross Blue Shield of Michigan and include providers and services offered by Henry Ford Health.

[Return to Top / List of Frequently Asked Questions](#)

### **How can I learn more about my benefits – for example, the amount of the deductible, or how the Plan pays for specific services?**

Visit the [Total Rewards Site \(TRS\)](#) to review the *Summary Plan Description* and other resources, including *My Benefits*.

When you enroll at [NetBenefits](#), consider using GM's online benefit counselor, ALEX®, to see what the best benefit choice may be for you. When you connect with ALEX, you'll receive personalized benefits guidance, along with easy-to-understand explanations on how your benefits work.

Blue Cross Blue Shield of Michigan will continue to serve as the third-party administrator of medical benefits. If you need to request duplicate ID cards, have questions related to covered services or need information on how the Plan pays for services, please call Blue Cross Blue Shield of Michigan at 1-800-482-2210.

If you have questions related to enrollment and eligibility, call the GM Benefits & Services Center at 1-800-489-4646.

[Return to Top / List of Frequently Asked Questions](#)

## Coverage

### How much will I pay if I enroll in the ConnectedCare: Henry Ford Health option and go to a provider not in the ConnectedCare: Henry Ford Health option or if my primary care doctor refers me to a Level 2 provider?

The amount you pay depends on your situation:

- If you require emergency care from a hospital emergency department for qualified medical emergencies, you will pay 10 percent of the cost of the service after you meet your Level 1 deductible.
- If the care you receive is not for an emergency, you will generally pay 30 percent of the allowed amount for the service after you meet the Level 2 deductible, resulting in higher out-of-pocket costs for you.

In any other situation where a service is not available from a ConnectedCare Level 1 provider, your ConnectedCare Level 1 provider will work with you to find a Level 2 provider that participates with Blue Cross Blue Shield. In this case, the Henry Ford Health **Concierge Team** will facilitate a waiver process (see details below) so that services rendered by a Level 2 provider can be covered at Level 1 benefits, resulting in lower out-of-pocket costs for you.

[Return to Top / List of Frequently Asked Questions](#)

### If a dependent on my plan lives outside of Southeast Michigan, are they covered?

Emergency care for qualified medical emergencies is covered at Level 1 at any hospital. Care received at urgent care facilities outside of Southeast Michigan is also covered at Level 1, so long as the provider is in the BCBSM PPO network.

If your dependent child lives outside of Southeast Michigan (e.g., away at college), they should have an established patient relationship and receive their annual physical with a ConnectedCare Level 1 primary care provider when at home. The dedicated Henry Ford Health **Concierge Team** can assist in scheduling these appointments.

Should your dependent child require on-going care for a diagnosed condition while they are living outside Southeast Michigan, their ConnectedCare Level 1 provider will help find a Level 2 provider that participates with Blue Cross Blue Shield and the Henry Ford Health **Concierge Team** will facilitate a waiver process (see details below) so that services can be covered at Level 1 benefits, resulting in lower out-of-pocket costs for you.

[Return to Top / List of Frequently Asked Questions](#)

### Am I covered when I travel?

Yes.

- Emergency care for qualified medical emergencies is covered at Level 1 at any hospital emergency department. Once discharged from the emergency room or hospital following emergency care, all follow-up care should be received from ConnectedCare Level 1 providers.
- Care received at urgent care facilities outside of Southeast Michigan is also covered at Level 1, so long as the provider is in the BCBSM PPO network.
- If you require non-emergency health care while traveling in Michigan, but outside of Southeast Michigan, it is recommended you contact the **MyCare Advice Line** to speak directly with a

registered nurse or connect with your provider through the many Virtual Care options available.

Should you require on-going care for a diagnosed condition in an area where ConnectedCare Level 1 providers are not available, you should work with your ConnectedCare Level 1 provider to find a Level 2 provider that participates with Blue Cross Blue Shield and the Henry Ford Health **Concierge Team** will facilitate a waiver process (see details below) so that services can be covered at Level 1 benefits, resulting in lower out-of-pocket costs for you.

[Return to Top / List of Frequently Asked Questions](#)

### What is a waiver and how do I obtain one?

In the rare instance in which the care you need is not available from a ConnectedCare Level 1 provider/facility, you may request a waiver to receive care from a Level 2 provider that participates with Blue Cross Blue Shield. If approved, the waiver allows services received from a Level 2 provider be covered at the Level 1 benefit level, resulting in lower out-of-pocket costs for you.

Waivers are authorized for the following situations:

- Patient/member has a ConnectedCare Level 1 primary care physician, is traveling or living (e.g., away at college) outside the ConnectedCare service area (Southeast Michigan) and has a medical necessity (e.g., a chronic condition that requires ongoing care).
- Patient/member has a ConnectedCare Level 1 primary care physician and specialty care needed is not available within the ConnectedCare roster of providers.

Except in emergency situations, waivers should be requested prior to receiving services. To request a waiver, contact the Henry Ford Health **Concierge Team** who will facilitate the process. The **Concierge Team** member will collect the necessary information pertaining to the request. The Henry Ford Health medical team will review the circumstances of the application and approve or deny the request based on the medical circumstances and the criteria listed above. Either the **Concierge Team** member or a member of the medical team will contact the patient with a decision. Note: Henry Ford Health **Concierge Team** cannot independently approve or deny when a patient calls to request a waiver.

[Return to Top / List of Frequently Asked Questions](#)

### I am currently undergoing care for a serious condition and would prefer to continue getting care from my treating physician who is not a ConnectedCare Level 1 provider. Can I continue treatment with this physician if I elect ConnectedCare: Henry Ford Health?

If you are undergoing care for certain conditions and elect the ConnectedCare medical plan option for the upcoming plan year but are not currently enrolled in the ConnectedCare option, you may be able to continue care from your treating provider even if that provider is not a ConnectedCare Level 1 provider. This is called Transitional Care.

Transitional Care Requests are considered for specific conditions, services, and clinical criteria when care was being provided by a Level 2 provider *immediately* prior to ConnectedCare: Henry Ford Health coverage becoming effective. Transitional Care is only considered for cases requested within 45 days of the new coverage effective date (e.g., January 1, 2025).

**Transitional Care is only for the treating and requested physician.** Approved Transitional Care does not pay Level 1 benefits for durable medical equipment (DME), pharmaceutical items, or healthcare facilities that are not available through a Level 1 provider, unless otherwise specified.

An approved *Transitional Care Request* allows you to continue care with your current provider at the Level 1 benefit coverage for a specified period as you transition your care to a new ConnectedCare Level 1 provider. **Transitional Care coverage is temporary.** Transitional Care coverage allows a member who is receiving treatment to continue the treatment **for a limited time** at Level 1 benefit coverage.

Visit [bcbsm.com/gmpln](https://bcbsm.com/gmpln) for more information regarding Transitional Care and to complete a request form.

[Return to Top / List of Frequently Asked Questions](#)

## ***Providers and Facilities***

### **Which providers are included in the ConnectedCare: Henry Ford Health option?**

Only providers who are part of the Henry Ford Physician Network are ConnectedCare Level 1 providers. This includes all physicians in the Henry Ford Medical Group and hundreds of other independent providers, totaling more than 2,800 doctors and advanced practice providers in 40 specialties throughout Southeast Michigan. A provider can be affiliated with or have admitting rights at a Henry Ford Health hospital, but they are not a ConnectedCare Level 1 provider unless they are a member of the Henry Ford Physician Network.

Independent providers that are ConnectedCare: Henry Ford Health as Level 1 providers may not practice in a facility with Henry Ford Health signage or branding. These providers may even be affiliated with more than one health system.

In order to avoid unexpected costs, you are encouraged to check if your provider is a ConnectedCare Level 1 provider, by visiting [Find a Doctor](#). This is a recommended practice prior to scheduling any appointments with new providers.

[Return to Top / List of Frequently Asked Questions](#)

### **Which facilities are included in the ConnectedCare: Henry Ford Health option?**

In addition to primary and specialty care, Henry Ford Health offers a wide range of services including 24-hour emergency care, on-demand virtual primary care, outpatient surgery, home health care, behavioral health, occupational health, hospitals, and much more.

ConnectedCare Level 1 sites of care included in this arrangement are Henry Ford Health hospitals and facilities. If you receive services as a ConnectedCare: Henry Ford Health member, your ConnectedCare Level 1 provider will work with you to ensure that you receive all your care from ConnectedCare Level 1 providers and facilities, including hospitals.

*Note: Henry Ford Jackson Hospital in Jackson, MI is not a ConnectedCare Level 1 location.*

Additionally, DMC Children's Hospitals, and specialty centers in Southeast Michigan are considered ConnectedCare Level 1 locations. If you receive services as a ConnectedCare: Henry Ford Health member, your ConnectedCare Level 1 provider will work with you to ensure that you receive all your care from ConnectedCare Level 1 providers and facilities, including hospitals.

For the categories shown below, ConnectedCare Level 1 will include the broad set of providers and facilities that are participants of the Blue Cross Blue Shield network.

Durable medical equipment	Skilled nursing facilities	Long term care facilities
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[Return to Top / List of Frequently Asked Questions](#)

### Will I have access to same day or urgent care clinics?

Yes, for those times when you need to see a doctor right away, Henry Ford Health offers several options.

- **Same-Day Care Appointments** with Henry Ford primary care providers are available if you have an illness or minor injury. You can schedule an appointment online.
  - For scheduling, locations, and hours visit [www.henryford.com/sameday](http://www.henryford.com/sameday).
  - Same-day access to a Henry Ford primary care doctor is available at the **Henry Ford Virtual Primary Care Center** on the Global Technical Center campus in the Cole Engineering Center and onsite within Detroit-Hamtramck Factory ZERO. This is a convenient option if you work at these locations.
- **Video Visits on Demand** offer 24/7 access to care with a Henry Ford primary care provider for ages 1 and older.
  - Access this option via [MyChart](#).
- **Henry Ford-GoHealth Urgent Care** is available in Southeast Michigan for members of all ages, seven days/week, including after hours and holidays, or when you can't wait for a regular visit with your doctor.
  - To save your spot in line, locations, and hours visit [gohealthuc.com/henry-ford](http://gohealthuc.com/henry-ford)

If you have questions about where to go, contact the **MyCare Advice Line** to speak with a registered nurse that will guide you to the best location to treat your symptoms.

[Return to Top / List of Frequently Asked Questions](#)

### Do I need to get a referral from my primary care doctor to see a specialist?

We encourage all members to see their primary care physician for guidance on specialty referrals. This approach can save time and money since most health concerns can be addressed by a primary care physician. However, it is not necessary to have a referral to see a specialist.

*Note: If you receive services from a Level 2 provider where a ConnectedCare Level 1 provider is available to render care, a waiver will not apply, and services will be covered at Level 2 benefits.*

[Return to Top / List of Frequently Asked Questions](#)

### Does Henry Ford Health have general pediatricians and offer pediatric services in the ConnectedCare: Henry Ford Health option?

Yes, Henry Ford Health has general pediatricians in the ConnectedCare: Henry Ford Health option. Henry Ford Health also offers care for all ages through family medicine physicians. Visit [Find a Doctor](#) for a complete listing of ConnectedCare Level 1 pediatricians and pediatric specialists.

Henry Ford Health does offer a range of pediatric services including physical, occupational and speech therapy services in the ConnectedCare: Henry Ford Health option. We recommend you work with your primary care provider to find the location and service that is best for you.

The DMC Children's Hospital of Michigan in Downtown Detroit and Troy, as well as DMC Children's Specialty Centers in Southeast Michigan are ConnectedCare Level 1 facilities. Covered services received



at these facilities will pay at Level 1 benefits.

[Return to Top / List of Frequently Asked Questions](#)

### What laboratory and imaging facilities are Level 1 providers?

All labs drawn by your ConnectedCare Level 1 provider are considered Level 1. For the highest level of coverage, imaging services should be received at Henry Ford Health facilities. If you have questions about where to go, the Henry Ford Health **Concierge Team** can help guide you to the best location.

[Return to Top / List of Frequently Asked Questions](#)

## Membership

### Why should I choose the ConnectedCare: Henry Ford Health option?

All GM Salaried Medical Plan options offer the same comprehensive coverage, but there are many advantages to the ConnectedCare: Henry Ford Health option. The care you will receive is different from the care you have received in the past. You will receive more personalized support and greater access to care from Henry Ford Health providers. By choosing Henry Ford Health for you and your family, you are choosing:

#### Lower Costs

- Lower monthly contributions than the Basic option.
- Expanded list of no-cost preventive medications.
- Better coordination of care leads to fewer duplicative or unnecessary tests and/or procedures.

#### More Personalization and Coordinated Care Delivery

- More personalized and coordinated care, which can be especially helpful for individuals with chronic conditions and complex medical situations such as diabetes or cancer.
- Continuity of care, rooted in a long-term patient-physician partnership, reduces fragmentation, and improves the safety and quality of care because your primary care doctor knows about other care you receive.
- High-quality, evidence-based medicine and continued innovations in care management.
- Proactive provider support for preventive care and chronic disease management.
- A consistent focus on mutual medical decisions that involve the patient and respond to their individual needs and preferences.

#### Enhanced Access to Care Providers and Customer Support Services

- Enhanced access to Henry Ford Health primary care providers and specialists for urgent needs and after-hours care, including access through expanding capabilities in virtual care:
  - Urgent primary care provider (PCP) visits within **1 business day**.
  - Annual physicals and appointments with specialists within **10 business days**<sup>1</sup>.
- Access to a dedicated **Concierge Team** delivering exceptional customer service to guide you to the resources you need and help you maximize the value of your ConnectedCare membership.
- Access to a dedicated **MyCare Advice Line** connecting you directly with a registered nurse 24/7.
- Greater use of technology to improve access to information and your care team:

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<sup>1</sup> Excluding appointments with behavioral health providers, including the Henry Ford Center for Autism and Developmental Disabilities (CADD). For assistance with finding a specialist to treat mental health and/or substance use disorder, please contact Blue Cross Blue Shield of Michigan.



- Easy online and mobile access through your *Henry Ford MyChart* patient portal<sup>2</sup> allowing you to view test and lab results, message your doctor online, initiate an eVisit or virtual encounter, schedule an appointment, request prescription refills, pay your bill, view past and future appointments, and more.

[Return to Top / List of Frequently Asked Questions](#)

### What services does the dedicated Henry Ford Health Concierge team offer?

The dedicated Henry Ford Health **Concierge Team** is available Monday through Friday, 7:30 a.m. - 5:30 p.m., at 844-436-7637 and offers:

- Physician selection services to help you find a primary care physician or specialist in your area, whether close to home or work, taking into consideration your provider preferences.
- Assistance with scheduling and coordinating your appointments.
- Assistance with connecting you to your provider and office staff.
- Assistance with activating and accessing your Henry Ford MyChart account.
- Navigation assistance to ConnectedCare Level 1 facilities/locations along with directions and information about providers and services.
- Assistance with getting explanations of billing statements and answers to billing questions.
- Connection to interpreter services including language and hearing impaired.

[Return to Top / List of Frequently Asked Questions](#)

### What is the MyCare Advice Line?

The Henry Ford **MyCare Advice Line** is staffed 24 hours a day, seven days a week, 365 days a year and provides an opportunity for you and your covered dependents to speak with a Henry Ford registered nurse about medical concerns whenever you need it.

The nurses can also help you find a doctor or decide if you need to go to an emergency room or urgent care center, and even assist in scheduling appointments while you're on the phone. Your calls are documented in your medical record to keep providers up to date. To learn more, call 1-833-262-1949 or visit [henryford.com/gm](https://henryford.com/gm).

[Return to Top / List of Frequently Asked Questions](#)

### Is there a way to transfer my medical records from my current health providers to a ConnectedCare provider if I elect this option?

Henry Ford Health is dedicated to collecting, maintaining and providing quality patient health information. It is committed to assuring the integrity of each patient's health information and providing information in an efficient manner while protecting the confidentiality and security of that information.

Henry Ford Health stores its health information in an electronic medical record (EMR) called Epic – one of America's largest and most respected health information companies. If your current provider uses Epic, your Henry Ford Health provider will have seamless access to your medical record.

If your current provider(s) do not use Epic, then your ConnectedCare: Henry Ford Health provider will need to request a copy of your medical records. Henry Ford will assist you in facilitating the process. A Patient Information Release Authorization will need to be signed and dated by you for your current

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<sup>2</sup> Where available, as some providers may not use Henry Ford MyChart or other patient portal.

provider to release your medical records. Your Henry Ford Health provider's office will work with your current provider to obtain your records.

[Return to Top / List of Frequently Asked Questions](#)

### **What can I do if one of the doctors I would like to see isn't accepting new patients?**

The dedicated Henry Ford Health **Concierge Team** can assist you if you have any questions about physicians accepting new patients or availability of other physicians in the same office. Your dedicated **Concierge Team** member can also call the physician's office directly to make inquiries on your behalf.

[Return to Top / List of Frequently Asked Questions](#)