

2023



Kitch-iti-kipi Freshwater Spring, Upper Peninsula Michigan

Non-Medicare Blue Preferred[®] PPO



Blue Cross
Blue Shield
Blue Care Network
of Michigan

Confidence comes with every card.[®]

Resource Guide

Put your coverage to work

Michigan Public School Employees' Retirement System


www.bcbsm.com/mpsers



Thank you for choosing Blue Cross Blue Shield of Michigan

We want you to know we're happy you chose our medical plan. Whether you joined for the first time this year or have been with the Blue Cross Blue Shield of Michigan family for years, you might be wondering what you should do to make the most out of your coverage this year. Here's an easy guide to get you up to speed so you can start taking advantage of your plan coverage.

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Make the most out of your plan

Following these tips will help you get the most out of your plan.

■ Remember your Blue Cross membership ID card.

New members: If you haven't already received your new Blue Cross member ID card in the mail, it will arrive soon. Show your primary care provider (PCP) and other health care providers this card every time you need care. You can use the Blue Cross mobile app to show your digital member ID card (see page 7).

■ Register for an online Blue Cross member account.

Compare costs, track your health care spending, sign up to receive your *Explanation of Benefits* electronically, and take advantage of exclusive member discounts by registering in the secured member section of bcbsm.com/mpsers. You'll need your Blue Cross member ID card when you first sign up.

Register for a Blue Cross member online account by:

- Using the Blue Cross mobile app.
- Visiting bcbsm.com/register.
- Texting **REGISTER** to **222764**.

Message and data rates apply.

Learn more on Page 6.

■ Find a doctor.

You have a nationwide preferred provider organization (PPO) medical plan. The Blue Preferred PPO plan offers a network of medical care professionals selected for their quality of care and ability to provide cost-effective services. You pay less out of pocket when you use PPO network providers. To locate network providers, including patient-centered medical home (PCMH) doctors, use the *Find a Doctor* tool on the BCBSM mobile app or at bcbsm.com/mpsers.

■ Consider working with a patient-centered medical home doctor.

Patient-centered medical home doctors follow a team approach to medical care. Your PCMH doctor will lead a team of health care professionals dedicated to providing you with the care you need. Other advantages you'll experience include:

- 24-hour access to your PCMH care team.
- Coordinated care with your other doctors.
- Personalized strategies for managing your health.

To find a patient-centered medical home:

1. Visit bcbsm.com/mpsers and click on *Find a Doctor*.
2. Next, click on *Get Started*. Enter your username and password. If you haven't registered, click *Register* for a new account and follow the instructions to create your account.
3. Click on the arrow next to *Your Plan*.
4. Select *Employer Group Plans*, then choose *PPO Plans*.
5. Enter your search criteria, then click *Search*.
6. Filter your search results by checking the *PCMH* box on the left.

■ Visit your primary care provider for an annual routine physical.

Your retirement system medical plan covers a routine physical exam and standard, routine labs done in conjunction with the physical exam once per calendar year at no cost to you in the PPO network. Keep in mind that if you receive other services and non-routine laboratory tests during this visit, you may have out-of-pocket costs. If you have questions about which tests are covered at 100 percent and which have out-of-pocket costs, call Blue Cross Customer Service at **1-800-422-9146**, Monday through Friday 8:30 a.m. to 5 p.m. Eastern time. TTY users should call **711**. Refer to the *2023 Summary of Benefits* and *Your 2023 Benefit Guide* booklet for more information about covered services at bcbsm.com/mpsers.

Expect to hear from us

Explanation of Benefits

When you receive health care services, the health care professional or hospital requests payment for the service they provided by submitting a claim. After we process the claim, you get an explanation of benefits, or EOB. You'll receive an EOB the month after the claim is processed. An EOB isn't a bill. If you owe the health care professional or hospital, they'll send you an invoice.

Best of Health newsletter

The *Best of Health* quarterly newsletter aims to help you understand your medical coverage, improve nutrition and fitness, manage chronic conditions and more. Visit bcbsm.com/mpsers and select *For Members* and click on *Newsletters* to view the latest issue or sign up to receive your newsletter electronically.

Surveys

You may receive surveys asking for your opinion about your retirement system medical plan, our network providers and the care you receive. We're always looking for ways to provide better coverage and service.

Your answers are confidential. They don't affect your coverage or costs. We appreciate your honest feedback.

Find it online

You can find this resource guide, *Your 2023 Benefit Guide*, and past issues of the *Best of Health* newsletter online at bcbsm.com/mpsers.

Know where to go for care

When it's not an emergency, you have choices for when and where to get health care. Know your options so you can get the treatment you need, right when you need it. Costs vary for each care option, so it's important to think about what kind best fits your needs:



Primary care provider

Call your primary care provider first when you're not feeling well. He or she knows you best and understands your health history. A patient-centered medical home (PCMH) is a care team led by a primary care provider that focuses on your health goals and needs. They offer 24-hour access to your medical team and a personalized approach to managing your health.



Blue Cross Online VisitsSM

You can receive primary care physician services and behavioral health services online or over the phone directly from your in-network provider if they offer telehealth services.

When your primary care provider is unavailable, connect online with a doctor or therapist by using a smartphone, tablet or computer.

Fast and convenient



Visit www.bcbsmonlinevisits.com.



Call **1-844-606-1608**, 24 hours a day, seven days a week. TTY users call **711**.



Download the BCBSM Online Visits app.

Remember to coordinate all care through your primary care provider. You are not limited to the providers available through Blue Cross Online Visits.

Blue Cross Online Visits is powered by American Well®, an independent company that provides online visits for Blue Cross Blue Shield of Michigan and Blue Care Network members.



24-Hour Nurse Line

Talk to a registered nurse at no additional cost anytime when you have questions about an illness or injury. The nurse line can help you determine if you can treat things at home. Call **1-800-775-BLUE (2583)**. TTY users should call **711**.



Urgent care centers

Get non-emergency, in-person care conveniently, after hours or on weekends. You can save money by seeing your primary care provider or going to urgent care for conditions that aren't life-threatening but need more than home remedies.



Emergency room

Seek treatment for serious or life-threatening illnesses or injuries at an emergency room. Emergency rooms can cost you more because they are equipped to handle trauma and life-threatening situations such as heart attacks, strokes, broken bones and serious injuries.

Blue Cross Online Visits is powered by American Well®, an independent company that provides online visits for Blue Cross Blue Shield of Michigan and Blue Care Network members.

Behavioral and mental health services

When times are uncertain, and you're struggling with life challenges and need support, finding the right words can be hard. Everyone can benefit from support. Behavioral health providers can help you even if you're just experiencing everyday stress.

Meet with a licensed therapist or psychiatrist near you. Most providers offer virtual therapy (one on one or group) and visits by phone.

To locate an in-network behavioral health provider call Behavioral Health Access Line at **1-800-762-2382** (TTY:**711**) or use the *Find a Doctor* tool on the Blue Cross mobile app or at bcbsm.com/mpsers.

To learn more about the behavioral and mental health resources available to you, visit bcbsm.com/mentalhealth.

LivingWell program

LivingWell is a program that helps you track your health, identify areas for improvement and work on an action plan with your primary care provider. If you're a new member, you'll have an opportunity to join the LivingWell program in the fall. LivingWell is a program that encourages you to maintain a healthy lifestyle and offers a chance to lower your annual deductible for completing the steps below:

1. Choose a primary care physician.

A primary care physician will help you manage your health by keeping track of any conditions you may have and your progress toward health goals. Choosing a primary care provider within the PPO network can reduce your out-of-pocket costs. Locate network providers using the *Find a Doctor* tool on the BCBSM mobile app or at bcbsm.com/mpsers. To get the most out of the LivingWell program, select a patient-centered medical home doctor as your primary care provider.

2. Complete the LivingWell questionnaire.

The LivingWell questionnaire asks simple questions on topics such as exercise and nutrition to help give you an idea of your overall health. Complete the questions and include your primary care provider's name in the space provided.

3. Get an annual routine physical.

Visiting your primary care provider for an annual physical is the best way to catch potential health issues early. Your retirement system medical plan covers a routine physical and standard, routine laboratory tests done in conjunction with your physical once per year at no cost to you in the PPO network. Keep in mind that if you receive other services and non-routine laboratory tests during this visit, you may have out-of-pocket costs. If you have questions about which tests are covered at 100 percent and which have out-of-pocket costs, call Blue Cross Customer Service at **1-800-422-9146**, Monday through Friday 8:30 a.m. to 5 p.m. Eastern time. TTY users should call **711**.

Each year, you'll have a chance to participate in the LivingWell program. You'll receive information about the LivingWell program in the mail from Blue Cross in the fall.

Manage your plan anytime, anywhere

Online member account

An online account at bcbsm.com/mpsers lets you choose what's best for you. Everything you need to manage your medical plan – and your health – is all in one secure place. Register for an account at bcbsm.com/mpsers and log in to:

■ Check your balances

See a snapshot of your plan pulled together in one clear view. Easy-to-understand, time-saving charts show your deductible and coinsurance maximum.

■ Monitor your claims activity

View recent claims activities, including how much your plan covers and how much you'll owe. You can check claims activity as far back as two years or narrow your search results to find exactly what you're looking for.

■ Go paperless

Each month that you receive services, you'll receive an *Explanation of Benefits* statement that shows which services your retirement system medical plan paid for, any services they did not pay for and why, as well as any charges you may owe. To help you stay organized and avoid the clutter, you can sign up to receive emails when a new EOB statement is posted in your online member account. By signing up to receive electronic EOBs, you'll stop receiving paper EOBs in the mail and start getting them faster.

Going paperless is easy. Here's how:

1. Go to bcbsm.com/mpsers. Click *Log in*. Enter your username and password. If you haven't registered, click *Register Now* and follow the instructions to create your account.
2. Click on *Account Settings* at the top.
3. Click on *Paperless Options* on the left.
4. Under *Choose Delivery Method*, click on *Change* to select paperless delivery of the documents you want to get online. To the right, confirm the email address displayed is where you want to receive notifications.

■ MIBlue Virtual Assistant

MIBlue Virtual Assistant is an interactive, automated chat feature available through your online Blue Cross member account. You can also use our app and select the Virtual Assistant icon.

Use the virtual assistant to:

- Check your coverage.
- Find a certain claim.
- Order another member ID card and update your paperless options.
- Find options for care.
- Look up your deductible and other balances.
- Search for health care professionals and hospitals.

**No internet?
No problem.**



If you don't use the internet, don't worry. You can get the information you need by calling Blue Cross Customer Service at **1-800-422-9146** from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday. TTY users should call **711**.

Access your plan on the go with the Blue Cross mobile app

The Blue Cross mobile app provides the tools and features to help you access information and make informed decisions from the convenience of your smartphone. From seeing where you stand with your deductible and coinsurance maximum, to reviewing claims, to finding the best health care professional or place to go for treatment – count on our mobile app to give you the information you need – when and where you need it.

These are just some of the app's features:

| | |
|--------------------------|---|
| Benefit details | See what your plan covers so you're informed when you need care. |
| Cost share | Know how much you've paid toward your deductible and your coinsurance maximum. |
| Cost calculator | Compare cost estimates for health care services. |
| View claims and EOBs | See what your providers charged and why, before you pay. Quickly filter and search claims by time frame, member, service type or provider. |
| <i>Find a Doctor</i> | Find a doctor or hospital in the PPO network.* Search by location, PCMH doctors, specialties, quality recognitions and extended office hours. You can even get GPS-enabled directions to help you get there fast. |
| Virtual member ID card | Show your virtual member ID card to your doctor so they have the information they need to look up your coverage. |
| MIBlue Virtual Assistant | Quickly find answers to questions about your plan 24/7 using this interactive, automated chat feature. |

Search "BCBSM" in the Apple® App store or Google® Play and download it today.**

*Always call providers before visits to confirm they're in network.

**All members with an Android OS 4.5 or higher and iPhone iOS 7.1.2 or higher smartphone. App Store® is a service mark of Apple Inc., registered in the U.S. and other countries.

Google Play is a trademark of Google LLC.

Fallsburg Covered Bridge, Lowell



Blue Cross Health & Well-Being

Whether you're looking for ways to improve your lifestyle or manage a chronic illness such as asthma or high blood pressure, Blue Cross Health & Well-Being has the support system you need.



Blue Cross Coordinated Care NavigatorSM

The Blue Cross Coordinated Care NavigatorSM allows you to get help, answers and clarity with just about anything related to your healthcare.

Clinical navigators are registered nurses ready to help you. Whether you want advice about an upcoming surgery, are seeking information on a specific condition or need guidance in selecting a doctor, clinical navigators:

- Make the health care process easier.
- Guide and support you in making decisions.
- Give you advice to get the best care available for your specific needs.
- Can assist with scheduling health care appointments.

Clinical navigators are like having a nurse in the family to turn to with your medical concerns. They'll take the right steps to make better whole body health care happen for you.

To contact a clinical navigator, call **1-800-422-9146** Monday through Friday from 8:30 a.m. to 5 p.m. Eastern time.

Once you've connected with a clinical navigator, you can stay in touch with the Blue Cross Coordinated CareSM app. To get started with the app, visit **bcbsm.com/coordinatedcare** on a smart phone or tablet, or search *BCBSM Coordinated Care* in Google PlayTM or the App Store[®]. Your access code is **NAV**.

Quit tobacco for good

The Tobacco Coaching program, powered by WebMD[®], provides members with the support and resources needed to establish and embrace a tobacco-free life. The 12-week program includes over-the-phone coaching for quitting all types of nicotine products, including electronic cigarettes and vaping devices. And it's offered at no extra cost to you.

When you start the program, you'll receive:

- Five calls from a specially trained health coach over a 12-week period.
- Unlimited calls to a health coach.
- Online resources.

About seven months after the program ends, your health coach will contact you to check on your progress. Health coaches are available seven days a week, so you can schedule calls at a time that's convenient for you.

Call **1-855-326-5102**, TTY users call **711**, to schedule your first Tobacco Coaching session.

All hours are Eastern time: Monday through Thursday 9 a.m. to 11:30 p.m.; Friday 9 a.m. to 8 p.m.; Saturday 9:30 a.m. to 6 p.m.; Sunday 1 to 11:30 p.m.

Blue Cross Virtual Well-Being

Let Blue Cross Virtual Well-Being give you the guidance and support you need on your personal well-being journey.

Highlights:

- Features short, high-energy, live webinars every Thursday at noon Eastern time.
- Focuses on a different well-being topic each week.
- Topics include mindfulness, resilience, social connectedness, emotional health, financial wellness, gratitude, meditation and physical health.
- Offers informational materials you can download to save and share.

Conveniently watch Blue Cross Virtual Well-Being webinars on your computer, tablet or mobile phone.

Learn more, register or watch past webinars at bluecrossvirtualwellbeing.com.

Online wellness resources

Blue Cross Health & Well-Being online resources, powered by WebMD®, gives you access to a broad range of free online health and well-being programs. Best of all, they're available at your fingertips 24 hours a day, every day. Just log in to your member account on the Blue Cross mobile app or at bcbsm.com/mpsers and then click *Health & Well-Being* to get started.

Audio Library — Listen to audio presentations for a variety of topics about preventing and managing illnesses.

Health Assessment — Complete your health assessment to find out your personal health risks and what you can do to improve your health.

Health record — Store, maintain, track and manage your health information in one central, private and secure location.

Health trackers — Chart your measurements over time. There are trackers for exercise, steps, diet, sleep, mood, pain and tobacco use.

Message board exchanges — Connect with others who have the same interests and health concerns as you. Ask questions and find credible answers from experts in these professionally monitored message boards.

My Health Assistant — There are six Digital Health Assistant programs available at no additional cost to you that focus on a variety of health goals, including eating better, conquering stress, feeling happier, enjoying exercise and more. All tips come straight from WebMD's expert health coaches.

Recipes — Find more than 400 tasty and healthy recipes that can help you meet your nutritional needs.

Symptom checker — Use this interactive tool to help you determine what to do about your symptoms.

The Daily VictorySM and Weigh Today apps — Download these WebMD apps to your mobile device and then easily sync them with the Blue Cross Health & Well-Being site to start making small changes in your exercise habits and weight.

WebMD

HealthTopicsSM — This valuable resource allows you to search for a variety of health topics organized by conditions, general health and procedures and surgeries.

Interactives — Find calculators, guides, quizzes, slide shows and other health information you may need.

Videos — Watch more than 1,000 videos about a variety of health topics and trends.

WebMD is an independent company that provides health and well-being information for Blue Cross Blue Shield of Michigan members

Save money and live healthier with Blue365®

Blue Cross Blue Shield of Michigan members can score big savings on a variety of healthy products and services from businesses in Michigan and across the United States.

We've got plenty of deals to keep you and your family healthy.

Member discounts with Blue365 offers exclusive deals on things like:

- **Fitness and well-being:** gym memberships, fitness gear, fitness wearable devices and health magazines.
- **Nutrition:** meal delivery kits and weight-loss programs.
- **Lifestyle:** get discounts on landscaping materials, pet supplies and multivitamins.
- **Travel:** save on hotel reservations, car rentals and vacation activities.

Join Blue365 and start saving today!

To view a full list of discount offers, log in or register at bcbsm.com/mpsers and click on Member Discounts with Blue365 on the right side of your homepage. If it's your first time visiting Blue365, have your member ID card handy. In just a few minutes, you'll be registered and ready to shop.

Sign up to get monthly updates and details about new offers delivered directly to your email inbox.

Informational webcasts and webinars

Check out the webinar library at bcbsm.com/mpsers to view educational videos on topics to help you understand your retirement system medical plan. Topics include *Boosting your health care knowledge* and the *Fall Member Education Seminar*. You can also find information about managing chronic conditions and the Blue Cross Patient-Centered Medical Home Program.

To access the webinars:

- Visit bcbsm.com/mpsers.
- Click on *For Members* at the top of the page.
- Click on *Webinars*.

Big Red Lighthouse, Holland



Terms to know

Coinsurance

The percentage you pay for the cost of covered medical services. The amount of your coinsurance is based on the Blue Cross approved amount. You pay 10 percent coinsurance for most covered services and your retirement system pays the remaining 90 percent.

Coinsurance maximum

The maximum amount you'll pay in coinsurance, per member, during the calendar year when using in-network providers. You start paying 10 percent coinsurance for most covered services at the beginning of the year when you use in-network providers. Once a member reaches the coinsurance maximum, most covered services that were paid at 90 percent will be paid at 100 percent of the Blue Cross approved amount for the remainder of the calendar year and the 30 percent coinsurance for out-of-network services will be reduced to 20 percent. You have an annual coinsurance maximum of \$900 per member during a calendar year.

Copay or copayment

A flat dollar amount that you pay when you receive certain medical care services. Copays are not included in the annual coinsurance maximum. Once the annual coinsurance maximum is met, you pay a \$65 copay for urgent care visits and a \$125 copay for emergency room care.

Deductible

A fixed dollar amount you must pay during each calendar year before covered services and supplies are paid by your retirement system. The deductible is applied after the coinsurance. You have an annual deductible of \$1,000. For members enrolled in the LivingWell program, the annual deductible is \$850 or \$800 based on the number of program steps completed. If you're a new member you'll have an opportunity to participate in the LivingWell program and will receive information from Blue Cross in the fall.



Important Blue Cross contact information

Do you have questions or want more information? Keep this important contact information at your fingertips.

Blue Cross Customer Service



By phone

Call Blue Cross Customer Service at **1-800-422-9146**, Monday through Friday 8:30 a.m. to 5 p.m. Eastern time. TTY users should call **711**.



By mail

Write to:

MPSERS Customer Service Center
Blue Cross Blue Shield of Michigan
232 S. Capitol Ave.
Lansing, MI 48933-1504

In your letter, include your name, address, day and evening telephone numbers and your enrollee ID as shown on your Blue Cross member ID card.



Online or Blue Cross mobile app

Manage your plan and find answers to your coverage questions on our website. Log in to your member account at bcbsm.com/mpsers to:

- Get cost estimates for health care services.
- Check the status of a claim.
- Opt to receive electronic explanation of benefits statements.
- View your explanation of benefits electronically.
- Order new member ID cards.

If you need assistance or have questions about the mobile app visit bcbsm.com/app or call **1-888-417-3479** (TTY: **711**) 8 a.m. to 8 p.m. Eastern time, Monday through Friday.



TruHearing™

Routine hearing care: **1-855-205-6305**.

TTY users call **711**.

8 a.m. to 8 p.m.

Monday through Friday

Note: Your routine hearing care benefit is brought to you through an arrangement between Blue Cross and TruHearing. TruHearing is an independent company that provides hearing care services.

Important contact information

Michigan Office of Retirement Services

For address changes, information about your pension account and membership enrollment updates contact the Michigan Office of Retirement Services.



michigan.gov/orsschools

michigan.gov/orsmiaccount - for miAccount



1-800-381-5111

Monday through Friday, 8:30 a.m. to 5 p.m., Eastern time

TTY users should call **711**.



Office of Retirement Services

P.O. Box 30171

Lansing, MI 48909-7671

Note: Your prescription, dental and vision plans are provided by vendors that partner with your retirement system. These plans do not provide Blue Cross branded products and services.



Historic Fort Holmes on Mackinac Island



**Blue Cross
Blue Shield**
of Michigan