

2026
Resource Guide
Non-Medicare Blue Preferred® PPO

Put your coverage to work



**READY
TO HELP**



**Michigan Public School Employees'
Retirement System**

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 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.

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Make the most of your plan

Following these tips will help you maximize your Blue Cross benefits.

- **Remember your Blue Cross member 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 healthcare providers this card every time you need care. You can use the Blue Cross mobile app to show your virtual member ID card (see Page 9).

- **Register for an online Blue Cross member account.**

Compare cost estimates for healthcare services, track your out-of-pocket costs, sign up to receive your explanation of benefits (EOB) statements electronically, and take advantage of exclusive member discounts by registering in the secure member section of bcbsm.com/mpsers. You'll need your Blue Cross member ID card when you sign up.

Register for an online Blue Cross member account one of the following ways:

- Using the Blue Cross mobile app.
- Visiting bcbsm.com/register.
- Texting **REGISTER** to **222764**.
Message and data rates apply.

Learn more on Page 8.

- **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 Blue Cross mobile app or at bcbsm.com/mpsers.

- **Consider working with a patient-centered medical home (PCMH).**

PCMH doctors follow a team approach to medical care. Your PCMH doctor will lead a team of healthcare 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 PCMH-designated practice:

1. Visit bcbsm.com/mpsers and click *Find a doctor*.
2. Click *Log in to find a doctor*. 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 *Find a doctor* on the *Find Care* page.
4. Use the categories to find a provider who meets your needs.
5. Filter your search results by checking the *PCMH* box under *Quality*.

Know where to go for care

When it's not an emergency, you have choices for when and where to get healthcare. Choose the care that fits your needs and budget. Costs vary, so understanding your options is key to getting the treatment you need, when you need it.

Primary care provider (PCP) and patient-centered medical home (PCMH)

Your PCP is the starting point for most healthcare needs. As the leader of your PCMH care team, they coordinate your care and work with you to achieve your health goals.


Virtual visits

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

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

Fast and convenient

 Visit bcbsm.com/virtualcare.

 Call **1-800-835-2362** (TTY: **711**) to ask questions or schedule a telephone visit.

Virtual care visits are available 24 hours a day, seven days a week. Mental health appointments are available from 7 a.m. to 9 p.m. Eastern time, seven days a week.

All Virtual Care services from Teladoc Health are separate from virtual care other providers may offer. Remember to follow up with your PCP. Teladoc Health® is an independent company that provides Virtual Care Solutions for Blue Cross Blue Shield of Michigan.

24-Hour Nurse Line

Talk to a registered nurse at no additional cost anytime when you have questions about a minor illness or injury. The nurse line can help you determine if you can treat things at home. Call **1-844-811-8460**. TTY users, call **711**.

Urgent care centers

Get non-emergency, in-person care conveniently, after hours or on weekends. You can save money by seeing your PCP 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.

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.

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

Call the Behavioral Health Access Line at **1-800-762-2382** (TTY: **711**) from 8 a.m. to 5 p.m. Eastern time, Monday through Friday.

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



Maximize your health benefits: Understanding deductible, coinsurance and more

Deductible

The amount you must pay during each calendar year before covered services and supplies are paid by your retirement system. **The annual deductible is \$1,000 per member.** 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.

Coinsurance

The percentage you pay for the cost of covered medical services **after** you've met your annual deductible. You pay 10% coinsurance for most services you receive from PPO network providers and your retirement system covers the remaining 90% of the cost.

Coinsurance maximum

The maximum amount you'll pay in coinsurance, per member, during the calendar year when using in-network providers. Once you reach the coinsurance maximum, you stop paying the 10% coinsurance for in-network services for the remainder of the calendar year and the 30% coinsurance for out-of-network services will be reduced to 20%. **You have an annual coinsurance maximum of \$900 per member during a calendar year.**

Copay or copayment

A flat dollar amount that you pay for emergency room, urgent care visits and routine hearing care. **Copays are not included in the annual coinsurance maximum.** Copays for emergency room visits and urgent care visits begin after you've paid your annual deductible and reached your coinsurance maximum.

How it all comes together

Understanding your medical plan doesn't have to be complicated. The amount you pay out of pocket depends on how much you've paid toward your annual deductible and coinsurance maximum throughout the year. You pay the deductible first. After you meet your deductible, you begin to pay coinsurance. Here are a few examples.

Note: Coinsurance is applied to the approved amount, reduced by the deductible paid. The examples below assume a LivingWell deductible credit of \$200 has been applied, making the annual deductible \$800.

	Total cost (allowed amount the plan has approved)	Amount you owe toward your annual deductible	Amount you owe in coinsurance	Your share of cost	Retirement system pays the remaining balance
Before you've paid any deductible	\$1,500	\$800	+ \$70 ($\$1,500 - \$800 = \700; 10% of \$700 = \$70)	= \$870	\$630
After you've paid \$500 toward the deductible	\$1,500	\$300	+ \$120 ($\$1,500 - \$300 = \$1,200$; 10% of \$1,200 = \$120)	= \$420	\$1,080
After you've paid the annual deductible	\$1,500	\$0	+ \$150 ($\$1,500 - \$0 = \$1,500$; 10% of \$1,500 = \$150)	= \$150	\$1,350
After you've paid the annual deductible & coinsurance maximum	\$1,500	\$0	+ \$0	= \$0	\$1,500

NEW Keep your health on track with preventive care

You may think about seeing your doctor only when something goes wrong, but having regular checkups, the right screenings and a healthy lifestyle can help you prevent or detect life-threatening chronic conditions, such as heart disease and diabetes.

Your retirement system medical plan prioritizes your health by covering essential preventive services in network at no additional cost, including:

- Annual wellness visit.
- Recommended cancer test screenings at certain ages for breast, colon, prostate, lung and cervical cancer.
- Other health screenings such as obesity and diabetes.
- Routine physical exams and standard, routine lab tests done with the physical.
- Vaccines for several common illnesses including, but not limited to COVID-19 (coronavirus), flu (influenza), HPV (human papillomavirus), pneumonia (pneumococcal), RSV (respiratory syncytial virus) and shingles.

For a complete list of covered preventive care services, review *Your Member Benefit Guide*. You can find the guide online at bcbsm.com/mpsers, select *Medical Plans* and click *Blue Preferred® PPO*.

As a reminder, vaccines are covered by your medical plan and prescription drug plan. For more details, including a complete list of covered vaccines, vaccination locations, and reimbursement information (if needed), review the *Vaccine Guide for Non-Medicare PPO Members*. You can find the guide online at bcbsm.com/mpsers, select *Medical Plans* and click *Blue Preferred® PPO*.

LivingWell program

LivingWell is a program that helps you track your health and set goals with your primary care provider, or PCP. Each year, you'll have a chance to participate in the LivingWell program. New members can enroll in the program in the fall. You can receive an annual deductible credit for completing the steps below:

1. Choose a PCP.

A PCP will help you manage your health by keeping track of any conditions you may have and your progress toward health goals. Choosing an in-network PCP can reduce your out-of-pocket costs. To locate network providers, use the Find a Doctor tool on the Blue Cross mobile app or at bcbsm.com/mpsers. To get the most out of the LivingWell program, select a PCMH doctor as your PCP.

2. Complete the LivingWell questionnaire.

The LivingWell questionnaire asks simple questions on exercise, nutrition and other key health habits.

3. Get an annual routine physical or annual wellness visit.

During your routine physical or wellness visits, take the time to discuss your health with your PCP and work together to create a personalized action plan.

Your retirement system medical plan covers an annual wellness visit and routine physical with standard, routine laboratory tests once per year at no cost to you in the PPO network.

Remember, you may have out-of-pocket costs for non-routine laboratory tests and other services you receive during your routine physical or annual wellness visit. If you have questions about which tests are covered at 100% and which have out-of-pocket costs, call Blue Cross Customer Service at **1-800-422-9146** (TTY: **711**) from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.

NEW Maximize your health benefits: Know the difference between an annual physical exam vs. an annual wellness visit

What is the difference between an annual routine physical exam and an annual wellness visit?

At an **annual routine physical exam**, a primary care provider, or PCP, collects health information through a hands-on assessment. It's covered once per calendar year at no cost to you in the PPO network. An annual routine physical exam is more comprehensive than an annual wellness visit.

Your provider may:

- Assess your overall general health.
- Detect signs and symptoms of disease.
- Check vital signs and measurements.
- Provide guidance, counseling and risk factor interventions.
- Recommend and administer vaccines, lab tests or diagnostic procedures.

At an **annual wellness visit**, you'll develop or update a personal prevention plan based on your current health and risk factors. It's covered once per calendar year at no cost to you in the PPO network.

Your provider may:

- Review your medical and family history.
- Review your current providers and prescriptions.
- Provide health advice and a screening schedule (like a checklist) for appropriate preventive services.

Ask your PCP which service is right for you. There are no out-of-pocket costs associated with these services, but you may have out-of-pocket costs for non-routine laboratory tests and other services you receive during your annual routine physical or annual wellness visit.

If you have questions about which tests are covered at 100% and which have out-of-pocket costs, call Blue Cross Customer Service at **1-800-422-9146** (TTY: **711**) from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.





Blue Cross Coordinated CareSM Advocate program

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

A care advocate is a registered nurse 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, care advocates:

- Make the healthcare 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 healthcare appointments.

Care advocates 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 healthcare happen for you.

To contact a care advocate, call **1-800-422-9146** (TTY: **711**) from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.

Once you've connected with a care advocate, you can stay in touch using the Blue Cross mobile app. Your care advocate will provide instructions on using the mobile app.

Blue Cross Virtual Well-BeingSM

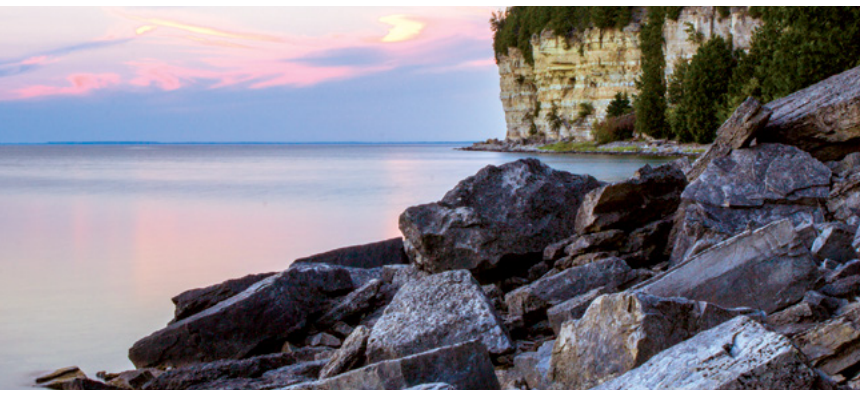
Let Blue Cross Virtual Well-Being give you the guidance and support you need on your personal well-being journey.

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 bcbsm.mibluedaily.com/virtual-webinars/members.



Online wellness resources with Personify Health

Your journey to a healthier, happier you starts here. Blue Cross has partnered with Personify Health to provide a platform designed to empower you to take control of your well-being through personalized tools, resources and support. From tracking your fitness goals to managing chronic conditions, we're ready to help you achieve optimal health. Just log in to your Blue Cross online member account at bcbsm.com/mpsers, then click on the *Programs & Services* tab. From there, select *Blue Cross Well-Being* under *Quick Links*.

Health assessment

Discover your personal health risks and strengths by completing your health assessment. Receive a personalized health score and actionable steps to improve your well-being. Track your progress over time by retaking the assessment regularly.

Health record

Stay on top of your health with a personalized care checklist. Easily manage and track important appointments, screenings, vaccinations and tests throughout the year.

Healthy habits trackers

Track over 500+ daily habits and seamlessly sync your fitness and wellness data from wearable devices and mobile apps directly into the platform.

Health tools and information

Access personalized health and wellness information, nutrition guides, interactive surveys and quizzes.

Digital health programs

Digital coaching across 80+ lifestyle and health-related topics including:

- Physical health (for example, blood pressure or cancer).
- Nutrition.
- Lifestyle changes (for example, sleep or stress).

Conquer tobacco for good

Increase your chances for becoming tobacco free with the new tobacco cessation coaching program offered by Personify Health™. This phone-based coaching program combined with an online platform offers personalized support to help you quit smoking. This comprehensive approach addresses all aspects of tobacco use, from physical cravings to emotional triggers. To participate in the program, log in to your Blue Cross online member account at bcbsm.com/mpsers, then click on the *Programs & Services* tab. From there, select *Blue Cross Well-Being* under *Quick Links*.

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

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 EOB 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 *Login*. Enter your username and password. If you haven't registered, click *Register* and follow the instructions to create your account.
2. Click your name listed in the top right corner.
3. Click *Paperless Options* from the list.
4. Under *Paperless Options*, click *Paperless* to select paperless delivery of the documents you want to get online.

- **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 MIBlue Virtual Assistant icon.

Use the virtual assistant to:

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

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 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 healthcare 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 healthcare 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.
Find a doctor	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.

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

Search "BCBSM" in the Apple® App store or Google® Play and download it today. Message and data rates may apply. Visit [bcbsm.com](https://www.bcbsm.com) for our Terms and Conditions of Use and Privacy Practices. 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.



Save money and live healthier with Blue365®

You score big savings on a variety of health products and services from businesses in Michigan and across the United States.

Member discounts with Blue365 offer exclusive deals on items, such as:

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

To view a full list of discount offers, log in or register at bcbsm.com/mpsers and click *Blue365 member discounts*. 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.

Expect to hear from us

Explanation of benefits (EOB)

When you receive healthcare services, the healthcare professional or hospital requests payment for the service they provided by submitting a claim. After we process the claim, you get an EOB statement. You'll receive an EOB the month after the claim is processed. An EOB isn't a bill. If you owe the healthcare 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 *View All Issues* to read the latest issue. Members who provided an email address to the Michigan Office of Retirement Services will automatically receive the quarterly newsletter electronically. The newsletter is released on March 31, June 30, Sept. 30 and Dec. 31 of each year.

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

For your convenience, you can access this guide and all your annual documents online at bcbsm.com/mpsers.

Get help navigating Social Security Disability Insurance (SSDI) with SSDC

Blue Cross knows SSDI is complex and a confusing process for so many people. That's why the team at SSDC Services Corporation (SSDC) is ready to help. SSDC can help you find out whether you or your spouse may qualify for SSDI benefits, and if so, assist with applying for benefits. Using SSDC services when you first think you may qualify for SSDI benefits can help you receive your SSDI benefits in less time, increase your monthly income, provide additional healthcare insurance for you and your dependents, and may increase your Social Security retirement benefits later.

SSDC reaches out to members who may qualify for SSDI benefits. With SSDC, you don't have to go through the process alone. If you'd like to learn more about SSDC or find out if you or your dependent may qualify for disability insurance, contact SSDC at ssdcservices.com or call **1-877-768-3018** (TTY: **711**), ext. 222, from 9 a.m. to 6 p.m. Eastern time, Monday through Friday.

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 *The Basics of Medicare* and the *Online Retiree Healthcare Plan Seminar*. You can also find information about managing chronic conditions and Blue Cross' *Patient-Centered Medical Home* program.

To access the webinars:

1. Visit bcbsm.com/mpsers.
2. Click *For Members* at the top of the page.
3. Click *View Webinars*.



Important Blue Cross contact information

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



By phone

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



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, bcbsm.com/mpsers or mobile app.

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



TruHearing™

Routine hearing care and hearing aids: **1-855-205-6305** (TTY: **711**)
8 a.m. to 8 p.m., Monday through Friday

truhearing.com/mpsers

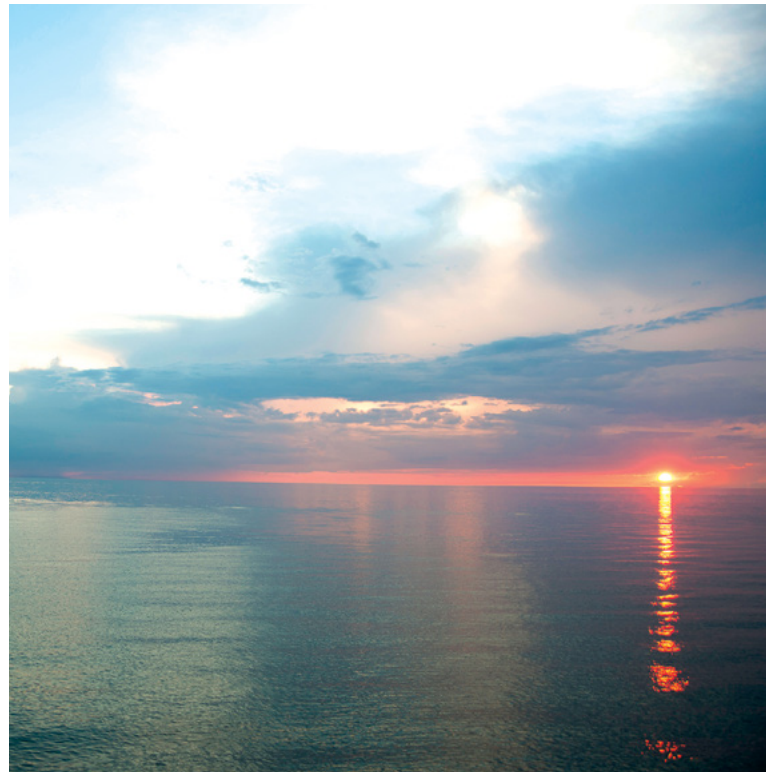
Note: Your routine hearing care benefit is brought to you through an arrangement between Blue Cross and TruHearing. TruHearing is an independent company that provides hearing care services.



Behavioral Health Access Line

Routine concerns: **1-800-762-2382** (TTY: **711**)
8 a.m. to 5 p.m. Eastern time, Monday through Friday

Emergencies: Seek help at your nearest emergency room or call or text the Suicide and Crisis Lifeline at **988**, 24 hours a day, seven days a week.





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** (TTY: **711**)
8:30 a.m. to 5 p.m. Eastern time, Monday through Friday

 **Michigan Office of Retirement Services**
PO 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.

*Blue Cross maintains bcbsm.com/mpsers, bcbsm.com/register, bcbsm.com/virtualcare, bcbsm.com/mentalhealth, bcbsm.com/app and bcbsm.mibluedaily.com/virtual-webinars.
Blue Cross doesn't own or control any other websites referenced in this publication.*



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Blue Shield**
of Michigan

*Blue Cross Blue Shield of Michigan is a nonprofit corporation
and independent licensee of the Blue Cross and Blue Shield Association.*