



Enhanced Care PPO

2024 resource guide

NON-MEDICARE
UAW TRUST MEMBERS



Welcome to your Enhanced Care PPO plan

We'll keep you informed throughout the year about your plan and your health. Part of our commitment to you is to help you make the best possible use of your plan. Here's what you can expect.



Member ID card



You'll receive a Blue Cross member ID card by mail. Show your card every time you visit a health care provider. Or use our mobile app to show your electronic ID card.

Blue Cross online member account



From coverage details and claims information to ideas for healthier living, you'll find lots of valuable information online. Be sure to register for your secure Blue Cross member account in one of the following ways:

- Using the Blue Cross mobile app
- At www.bcbsm.com/uawtrust
- By texting **REGISTER** to **222764** *Message and data rates may apply.*

Download our mobile app



Access your electronic Blue Cross member ID card, coverage, claim and cost information anytime, wherever you go.

Schedule a doctor visit



Make an appointment for your annual wellness visit or physical exam with your provider so you can begin taking advantage of your preventive benefits.

Explanation of Benefits



When you use your medical coverage, you'll receive an *Explanation of Benefits* the month after the claim is processed.

Help with healthy living



Our resources, including a tobacco cessation program, well-being webinars and discounts on health products, can help you achieve your health goals.

How we support your health

The health care system is complex. But you have support. Health Guide is here to help you navigate all the moving parts of your health care needs. Call, email or chat online with Health Guide to:

- Get answers about benefits, claims and billing questions
- Choose in-network doctors and specialists and schedule appointments
- Connect to nurses or clinical staff for answers to health questions
- Hear recommendations about preventive care
- Receive alerts for clinical programs you may be eligible for
- Learn about gaps in your care

Contact Health Guide at **1-866-507-2850** 8 a.m. to 8 p.m. Eastern time Monday through Friday. TTY users, call **711**. You can also find the number on the back of your Blue Cross member ID card.

In-Home Visits with Signify Health

We've partnered with Signify Health to offer an In-Home Visit program to our members, at no additional cost. You can have a complete health and wellness assessment with a licensed medical doctor or nurse practitioner, all in the privacy of your home. You choose the day and time.

The In-Home Visit can be done in one of three ways:

1. In person in your home
2. Through video conference – on your smart phone, tablet or computer
3. Over the telephone

Once the visit is complete, you'll get a written summary; we'll send a copy to your doctor, too.

For more information, or to schedule an In-Home Visit, call Signify Health at **1-844-226-8216**, 8 a.m. to 8 p.m. Eastern time, Monday through Friday. TTY users call **711**. You can also visit <https://www.bcbsm.com/uawtrust/resources/home-visits/>.

Signify Health is an independent corporation retained by Blue Cross Blue Shield of Michigan to provide health and well-being services to select Enhanced Care PPO members.

Blue365[®]

You can score big savings on a variety of healthy products and services from businesses in Michigan and across the U.S. All you need is your Blue Cross member ID card. View available discounts on fitness gear, vision care, travel, weight-loss programs, wellness products and healthy groceries in your area by logging in to your online member account at www.bcbsm.com or through our mobile app (search BCBSM in the app stores). Once logged in, select *Blue365[®] member discounts* under the *Health & Well-Being* tab.

You can also get great deals on gym memberships. Search for the Fitness Your Way[™] by Tivity Health[™] deal under the *Fitness* tab. With this deal, you can get access to nearly 10,000 gyms nationwide for \$29 a month. It also includes discounts on health and well-being specialists. Check it out using your member account or call Fitness Your Way at **1-888-242-2060**.

Fitness Your Way is a registered trademark of Tivity Health, Inc. All rights reserved. Tivity Health[™] is an independent company retained by Blue Cross Blue Shield of Michigan to provide health and well-being services.

Ready to help

Our commitment includes coverage that works for you at every stage. Your benefits aren't just for when you're feeling sick or coping with a chronic condition. They can help you take charge of your health.

Emotional and mental well-being

Blue Cross Coordinated Care is here to help you get the care you need, no matter what challenges you're facing. Licensed clinicians provide support around the clock for depression, anxiety, substance use disorder and much more. They can connect you to local, community resources and help you locate in-network health care providers and treatment facilities. Blue Cross Coordinated Care provides prior authorizations for inpatient mental health and substance use treatment.



1-877-228-3912 TTY users, call **711**

You can also find the number on the back of your Blue Cross member ID card.

Trustworthy medical second opinions

2nd.MD provides expert second medical opinions at no additional cost. With 2nd.MD, you're connected with board-certified, leading doctors across the country for consultations over the phone or with video chats. Consultations take place in three to five days, during evenings or weekends, so it'll be at a convenient time, and you won't wait long. 2nd.MD specialists can help you understand a new or chronic diagnosis, treatments available and if surgery is your best option. You may also learn about breakthrough treatments that your local health care providers may not be aware of yet.



www.2nd.md/trust



1-866-842-1141



Download the mobile app. Go to the Apple® App Store or Google Play™ and search "2nd.MD."

2nd.MD is an independent company that contracts with Blue Cross Blue Shield of Michigan to provide second medical opinions.

Diabetes management

Cecelia Health is a diabetes support program. Managing diabetes takes a lot of work. Cecelia Health can help you take control of this condition. Call, email or text your dedicated certified diabetic educator for guidance on topics such as medication, blood sugar monitoring and healthy habits. Plus, you can connect with other people during live, interactive coaching webinars. During these virtual events, people can share healthy living ideas, tips on how to better manage diabetes and more.



Contact Health Guide at **1-866-507-2850**

Cecelia Health is an independent company that contracts with Blue Cross Blue Shield of Michigan to provide diabetes management support.

Quit tobacco for good

Increase your chances for successfully quitting in the next 30 days with support and resources through a phone-based health coach program from WebMD®. You're eligible if you're ready to set a quit date within 30 days and you've used tobacco within seven days of your initial call.



<https://www.bcbsm.com/individuals/help/getting-care/how-do-i-get-help-quitting-tobacco/>



1-855-326-5102 9 a.m. to 11:30 p.m.
Monday through Thursday;
9 a.m. to 8 p.m. Friday; 9:30 a.m. to 6 p.m.
Saturday; 1 p.m. to 11:30 p.m. Sunday.
Eastern time. TTY users, call **711**.

WebMD Health Services is an independent company supporting Blue Cross by providing health and well-being services.



Virtual care visits

Virtual care is available through Teladoc Health®, an independent company. It's as simple as using your smartphone, tablet or computer anywhere in the U.S. to meet with:

- A provider for minor illnesses such as a cold, flu or sore throat.
- A behavioral health professional or psychiatrist to help work through challenges such as anxiety or grief.



Visit www.bcbsm.com/virtualcare.



Call **1-800-835-2362**, 24 hours a day, seven days a week, 365 days a year. TTY users call **1-855-636-1578**. Behavioral health services are available by appointment seven days a week, 7 a.m. to 9 p.m., local time.

Teladoc Health® is an independent company that provides Virtual Care Solutions for Blue Cross Blue Shield of Michigan and Blue Care Network.

Blue Cross Health & Well-Being

The Blue Cross Health & Well-Being website, powered by WebMD®, can help you start making the healthy lifestyle changes you'd like to see. We offer six Digital Health Assistant programs available at no additional cost to you. They focus on a variety of health goals, including eating better, conquering stress, feeling happier and enjoying exercise.

Set your goal, choose your level (easy, moderate or challenging) then choose from more than 400 activities. To learn more log in or register for the members-only website at www.bcbsm.com/uawtrust, or open the Blue Cross mobile app, then click on *Health & Wellness*. From there, click on *My Health Assistant* under the *Healthy Living* tab.

*If you are contacted to participate in a program and you do not wish to participate, call **1-866-507-2850**. Have your member ID available and indicate which campaigns you wish to opt out of.*

Check out Blue Cross Virtual Well-BeingSM webinars

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

- 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 well-being, physical health, gratitude, meditation and more.
- Offers informational materials you can download to save and share.

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

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



Know where to go for care

You have smart 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 of care best fits your needs:



Doctor

Call your doctor first when you're not feeling well. They know you best and understand your health history. Copay may apply.



24-Hour Nurse Line

A good option when you have questions about an illness or injury. There is no cost when you call **1-866-507-2850**. TTY users, call **711**.



Virtual care visits

Virtual care is available through Teladoc Heath®, an independent company. Connect online with a provider or therapist using a smartphone, tablet or computer anywhere in the United States. Visit www.bcbsm.com/virtualcare or call **1-800-835-2362**, 24 hours a day, seven days a week, 365 days a year. TTY users, call **1-855-636-1578**. Behavioral health services are available by appointment seven days a week, 7 a.m. to 9 p.m., local time.



Retail health clinics

Get quick, in-person evaluation and treatment for minor illnesses and injuries on a walk-in basis at select drug store chains near your home or workplace. Copay applies. Service covered in-network only.



Urgent care

For non-life-threatening illnesses or issues when you can't get to your doctor. Get non-emergency, in-person care conveniently, after hours or on weekends. Copay applies. Service covered in-network only.

You can save money by going to a convenient, in-network retail clinic or urgent care for minor illnesses and injuries, such as:

- Mild allergy symptoms
- Colds and flu
- Earache
- Skin rash
- Painful urination
- Sore throat and cough
- Low-grade fever
- Eye irritation or redness
- Minor burns, cuts and scrapes
- Sprains and strains



Emergency room

For serious or life-threatening illnesses or injuries that require an emergency room visit.

Emergency rooms cost more because they are equipped to handle trauma and life-threatening situations. Copay applies. Copay waived if admitted.



Talk to your doctor

	Don't hide it	Good to know	Ask your doctor	Going in-depth
Physical activity	Discuss issues that limit your physical activity.	If pain limits your physical activity, there are ways to address it.	Should you start, increase or maintain your level of exercise?	What types of exercise are right for you?
Cardiovascular screenings	Get your blood pressure checked during each health care visit.	Talk to your doctor about your weight, waist circumference and your body mass index.	Discuss any cholesterol screenings you may need.	Discuss smoking, physical activity and your diet.
Risk of falling	If you've fallen, make sure to call your doctor. Don't wait until your next appointment.	There may be simple solutions, such as a medication dosage change.	Could you benefit from a cane, walker or physical therapy?	Discuss any balance or walking problems.

Finding Care

To see if your doctors are in our network, visit us online at www.bcbsm.com/uawtrust.

1. Click *Find a plan*.
2. Select your state.
3. Under *Select your plan type* click *non-Medicare plans*.
4. Click on *View plan*, under your plan.
5. Scroll down to the *Find a doctor* box and follow the prompts.

You can choose a doctor by name or specialty or choose a hospital or clinic by name or type.

If you have trouble locating your provider, if your doctor's name doesn't appear or if you have any questions, please call **1-866-507-2850** for help. TTY users, call **711**.

Make sure screenings and vaccines are up-to-date

Ask your doctor if you need to schedule any of these services.

Preventive screenings			
Breast cancer screening	Colorectal cancer screening	Bone density screening for osteoporosis	Cholesterol
Annually	1 to 10 years depending on test	Every 2 years	Annually

Vaccines				
Flu shot	Pneumonia vaccine	Hepatitis B	COVID-19	Other vaccines
Annually	The number of shots per lifetime will depend on vaccine used and time between doses	If you are at risk	Annually	To treat injury or exposure to a disease

Diabetic services (if applicable)			
A1c test	Diabetic retinal eye exam	Urine protein screening	Treatment for urine protein
2 to 4 times a year	Annually	Annually	As applicable

Easy ways to get your flu and pneumonia vaccines

There are several places to get vaccines:

- Local pharmacy
- Doctor's office

Good to know: The Centers for Disease Control and Prevention recommends getting your flu vaccine in October before the flu season begins because it takes about two weeks after vaccination for the antibodies that protect against the flu to develop in the body. Getting vaccinated later can still be beneficial and vaccinations are offered throughout flu season.



A closer look at prior authorizations

Before getting certain treatments, your doctor will request prior authorization from our plan on your behalf. This helps ensure that the recommended treatment is safe, appropriate for your condition and follows guidelines based on the latest medical research.

How can you help the process?

- **Collaborate** with your doctor during your care. Be sure to tell your doctor about all earlier treatment because prior authorization requests require the provider to list other treatment you've had.
- **Ask your doctor** if the treatment requires prior authorization or call us before you get treatment.


Here's how the process works:


First, a doctor sends a written request detailing the diagnosis and recommended treatment. Then, we review the request and either:

- **Approve the request**, which means your plan will cover the treatment. Your out-of-pocket cost is determined by your plan benefits.
- **Approve the request on a trial basis**. We will cover part of the initial treatment to see if it produces the desired outcome. Additional medically necessary treatment may be covered once it is established that the initial treatment is producing positive results. Your out-of-pocket cost is determined by your plan benefits.
- **Ask for more information** from your doctor to document medical necessity.
- **Deny the request**, which means your plan will not cover the treatment. We'll explain the reason for the denial to the provider, and mail you a denial letter that explains your options, including how to appeal the denial. If a doctor provides a service requiring approval without a prior authorization, he or she is usually responsible for the cost. If your provider has told you a service wasn't approved, your provider may ask you to pay the full cost.

Tap into your health care plan — anytime, anywhere

The Blue Cross mobile app helps you understand your health care plan and how it works. From deductible and claims to out-of-pocket costs, you'll have the information you need to manage your plan and get the most from your coverage, wherever you go.

 Find care in your network and check doctor and hospital quality.

 Show your Blue Cross member ID card to your doctor's office staff so they have the information they need to look up your coverage.

Register for a Blue Cross Blue Shield of Michigan member account:

- Using the app
- At www.bcbsm.com/uawtrust
- By texting **REGISTER** to **222764**.
Message and data rates may apply

Download the **BCBSM** app today.

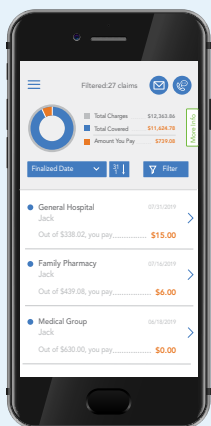


Blue Cross app questions:

www.bcbsm.com/app **1-888-417-3479** TTY **711**
8 a.m. to 8 p.m. Eastern time Monday through Friday

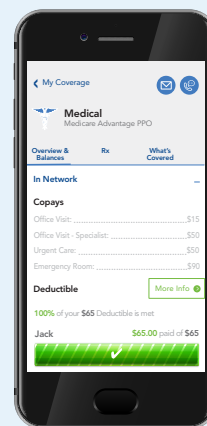
Manage your costs with confidence

Informed decisions are confident decisions, especially when it comes to health care costs. That's where your Blue Cross online member account can help. When you log in, you'll see how much you'll pay at the doctor. You can also check that past charges are accurate, and more.



Review your claims and explanation of benefits

Claims and EOBs show you how much a provider charged for services and what portion we've paid. They also tell you what services you've already paid for and if your payment amount is correct.



Know your out-of-pocket costs

Easily access these costs to let you know where you are regarding your out-of-pocket maximum.

Contact information

Health Guide

For health care or benefit questions, claim assistance, or help finding a participating provider
8 a.m. to 8 p.m. Eastern time, Monday – Friday

1-866-507-2850

Mailing Address (for claim inquiries):

UAW Auto Retiree Service Center

P.O. Box 311088

Detroit, Michigan 48231

Precertification — Behavioral Health and Substance Use Disorder

1-877-228-3912

Tobacco Cessation

WebMD® Health Education Center

1-855-326-5102

Blue Cross Blue Shield Global Core

For international claim and provider services

1-800-810-2583 or call collect at **1-804-673-1177**

www.bcbsglobalcore.com

Retiree Health Care Connect

The UAW Trust eligibility and call center

Eligibility, membership and address changes

1-866-637-7555

Veterans Health Administration

www.va.gov/health

1-800-698-2411

UAW Retiree Medical Benefits Trust

www.uawtrust.org



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