Blue Cross Blue Shield of Michigan is proud to host

Getting started with Enhanced Care PPO

A webinar for non-Medicare UAW Trust members
Welcome to the new Enhanced Care PPO plan

Get ready for convenience and care like never before!

- Enhanced benefits
- More personalized service with Health Guide
- More support to help you navigate your health care
- More resources to help support a healthy lifestyle
- Access to the national Blue Cross network

This is the new Enhanced Care PPO Plan

Let’s get started...
Today’s presenter:

Name
Blue Cross Blue Shield of Michigan
Agenda

01  Your member account
02  Your Member ID card
03  Health Guide
04  How your plan works
05  Finding and getting care
06  Your health
07  Where to go for help
08  New programs coming soon!
01
Your member account
Member account and digital tools

Your Blue Cross member account gives you access to personalized benefit information

Blue Cross member account

Bcbsm.com/uawtrust

Mobile app

Find a doctor or hospital

Use member discounts

Compare prices for services

Views claims and explanations of benefits

See balances and coverage
Creating a member account

• Blue Cross member account registration is easy.

• You’ll need your Blue Cross enrollee ID number on your card to register.

• Download the Blue Cross mobile app and just snap a picture of your card to register or go to bcbsm.com/uawtrust to register online.

• Your Blue Cross member account and mobile app password are the same (or use Touch ID with mobile app).

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01 Your member account
02 Your Member ID card
03 Health Guide
04 How your plan works
05 Finding and getting care
06 Your health
07 Where to go for help
08 New programs coming soon!
Your member ID card
Things you should do:

• Show your card when visiting the doctor.

• Ensure everyone covered by the ECP plan uses the blue shaded card.

• Note: Your new ID card should have arrived in December 2018. If you have questions, call Health Guide Customer Service at 1-866-507-2850.

Get to know your Blue Cross member ID card

Your member ID card has important information you need to get care
Use your virtual ID card on the Blue Cross mobile app for greater convenience.

View and share your virtual ID card using text or email.

Enrollee Name
Jack A Williams

Enrollee ID
XYZ891234567

Issuer
(80840) 9100000000

Group Number
001234567

Plan
Office Visit
Urgent Care
Retail Health Center
Emergency Room
PPO
$25
$50
$50
$125

Download on the App Store
GET IT ON Google Play

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Download our mobile app:
1. Go to the Apple® App Store or the Google Play™ store.
2. Search for BCBSM.
3. Choose and install the application.
4. Create an account by clicking the Register icon.

Register for an online member account at bcbsm.com/register and have your Blue Cross membership ID card handy
1. Go to bcbsm.com/register.
2. Select Register Now.
3. Follow the registration prompts to create your secure account.
Agenda

01: Your member account
02: Your member ID card
03: Health Guide
04: How your plan works
05: Finding and getting care
06: Your health
07: Where to go for help
08: New programs coming soon!
Your Health Guide will:

- Understand you and your situation.
- Answer your coverage questions.
- Explain plan benefits and eligibility.
- Help with billing and claims questions, and resolving issues with health care providers.
- Find ways you can improve your health and give recommendations on preventive care and other resources.
- Connect you to nurses or clinical staff to address immediate health needs.
- Schedule appointments with your health care providers.
Health Guide supports your health

Your Health Guide will get you the help you need by:

• Working closely with health care professionals, nurses, health coaches and social workers, to provide personal and consultative support.

• Finding resources and support for managing chronic conditions asthma, diabetes, COPD, heart failure and coronary artery disease.

• Supporting you or someone in your family experiencing stress, depression, anxiety or substance abuse with behavioral and mental health resources.

• Comparing costs for health care services.
Connecting with Health Guide

It’s all about making it easier for you

You can contact Health Guide by:

- Phone 1-866-507-2850
- Web chat
- Email (after initial contact)

Health Guide is available from 8a.m. – 8p.m. Eastern time Monday through Friday
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04
How your plan works
Things you should do:
Take advantage of preventive care services and screenings.
Be sure you understand prior authorization requirements for medical services.

Know about your plan coverage
- Preventive care
- Office visits
- Specialist visits
- Urgent care
- Retail health
- Emergency room
- Inpatient hospital care
- Outpatient surgery

Your health plan benefits became effective Jan. 1, 2019.
## Understanding important terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>The amount you pay before your plan begins to pay.</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>The percentage you pay for covered services after you have met your deductible.</td>
</tr>
<tr>
<td><strong>Copay</strong></td>
<td>The fixed amount you pay to receive a medical service, usually at the time of service (office visits, emergency room, urgent care).</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td>The most you will pay in deductible and coinsurance during the year.</td>
</tr>
</tbody>
</table>
Cost share overview

- **In network**
  - **Insurance pays 100%**
    - Individual: $800
    - Family: $1,475
  - **Coinsurance**
    - Individual: 10% of $800 = $80
    - Family: 10% of $1,475 = $147.5
  - **Deductible**
    - Individual: $400
    - Family: $675

- **Out-of-pocket maximum met**
  - Coinsurance and deductible
- **Deductible is met**
  - January 1
  - Beginning of coverage period
Unlimited visits and copays

<table>
<thead>
<tr>
<th></th>
<th>Copay (in network only)</th>
<th>National network of doctors and hospitals</th>
<th>No referral needed</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary Care</strong></td>
<td>$25</td>
<td>✓</td>
<td>✓</td>
<td>Family practice, general and internal medicine, geriatrician, nurse practitioner, physician’s assistant</td>
</tr>
<tr>
<td><strong>Specialist Care</strong></td>
<td>$35</td>
<td>✓</td>
<td>✓</td>
<td>• Oncologist</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Endocrinologist</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Urologist,</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>• Cardiologist</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Orthopedics</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Rheumatologist</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Gastroenterologist</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Podiatrist</td>
</tr>
</tbody>
</table>
Use Find a Doctor in the Blue Cross mobile app to find care.

Your address and plan are preselected for quick results.

Search doctors, hospitals, or services.
Preventive care visits can help to identify medical conditions that need treatment.

You may have out-of-pocket costs for medically necessary care.

**Preventive care**

 Covered at 100 percent:
Your health care plan pays 100 percent for most in network preventive care services:

- Annual physical exams
- Health screenings
- Immunizations

**Medically necessary care**

 Covered with deductible or coinsurance:
Care received to treat or test for a specific medical condition or problem.
Check your Blue Cross member account often to see your claims and charges quickly

• Before paying any bills from your doctor or hospital, review your claims information to see total charges and how much you’ll need to pay.

• **Compare these amounts to bills from your doctor or hospital** and talk to your doctor first if you have any questions about a bill.

• You’ll still receive an explanation of benefits payment statement. Set up alerts in the Blue Cross mobile app if you want to know when new ones are ready for review.
Prescription Drug Benefit

• Your prescription drug benefit does not change.
• Your prescription drug coverage is administered by Express Scripts.
• For information on prescription drug coverage contact Express Scripts at 1-866-662-0274 and select No. 2 on prompt. Customer Service is available 24/7.
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Finding and getting care
Choose in network providers

Things you should do:

• Be sure to consider all your in network options for care. Call Health Guide to confirm network participation.

• Use your member account to search for doctors and hospitals.

We have tools to help you find a provider that’s right for you.
In network vs. out of network

- Freedom to choose any doctor, specialist or hospital.
- Your out-of-pocket costs are less when medical care is provided by an in network PPO provider.
- Referrals aren’t required.

**In network**

A provider who has an agreement to be a part of the Blue Cross Blue Shield PPO Network.

**Out of network**

A provider who hasn’t agreed to be a part of the Blue Cross Blue Shield PPO Network.
Choices for Care
High-quality health care choices to meet your immediate health care needs

**Primary care doctor**
Comprehensive, personalized care. For your best health, select and maintain a relationship with your doctor.

**Specialist**
Expert care in a specialized area of medicine (for example, oncology, cardiology, etc.).

**24-Hour Nurse Line**
Free medical advice from a registered nurse from the comfort of your home or on the go – anytime day or night.

**Emergency room**
Emergency medical care for life-threatening situations.

**Urgent care centers**
Convenient in-person care for a range of non-emergency situations.

**Retail health clinics**
Walk-in medical care and prescriptions, if needed, at select drug store chains.
## Choosing the right place for care

<table>
<thead>
<tr>
<th>Place</th>
<th>Average time for care</th>
<th>Appointment Required?</th>
<th>Treatment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PRIMARY CARE DOCTOR</strong></td>
<td>60 minutes</td>
<td>Yes</td>
<td>• High quality, comprehensive care&lt;br&gt;• Knows you and your medical history and coordinates all your care&lt;br&gt;• May offer additional services, such as labs</td>
</tr>
<tr>
<td><strong>SPECIALIST</strong></td>
<td>30-60 minutes</td>
<td>Yes</td>
<td>• Advanced training and expertise in specialized areas of medicine&lt;br&gt;• Coordinates care with primary care physician</td>
</tr>
<tr>
<td><strong>24-HOUR NURSE LINE</strong></td>
<td>12 minutes</td>
<td>No</td>
<td>• No cost&lt;br&gt;• Available by phone anytime, anywhere in the U.S.&lt;br&gt;• Service provided by a registered nurse</td>
</tr>
<tr>
<td><strong>RETAIL HEALTH CLINICS</strong></td>
<td>30 minutes</td>
<td>No</td>
<td>• After Hours&lt;br&gt;• Convenient locations&lt;br&gt;• Care provided by physician assistant and certified nurse practitioners, overseen by a U.S. board-certified doctor</td>
</tr>
<tr>
<td><strong>URGENT CARE CENTERS</strong></td>
<td>60 – 90 minutes</td>
<td>No</td>
<td>• After Hours&lt;br&gt;• Convenient locations&lt;br&gt;• Lab and X-rays&lt;br&gt;• Care provided by U.S. board-certified doctors, nurses and nurse practitioners, depending on severity of symptoms</td>
</tr>
</tbody>
</table>

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24-HOUR NURSE LINE: $0

SPECIALIST: $35

PRIMARY CARE DOCTOR: $25

RETAIL HEALTH CLINICS: $50

URGENT CARE CENTERS: $50

*(Based upon in-network providers)*
Save with AIM Shopper Support

• Save money for certain radiology health care services.
• Save time, while getting the information you need to make the best health care choice.
• Get lower cost alternatives without sacrificing quality.

We’ll reach out to you with the information you need to make a decision.
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Your health
Get diabetes support with Fit4D

(For eligible members)

• Fit4D certified diabetes educators will make sure you:
  • Know how to monitor your blood sugar
  • Understand your medication and help make sure you’re taking it correctly
  • Have what you need to schedule regular doctor visits with your providers
  • Know how to get and stay healthy through education, diet, nutrition and exercise

• How do I meet with my coach?
  • Convenient online virtual meetings and appointments
  • Flexible scheduling includes evenings and weekends to meet your schedule

Fit4D diabetes management program gives you personalized support to help you live the best life possible. The best part is that Fit4D doesn’t cost you a thing.
Resources for your health

- Cardiac rehabilitation: Education and counseling services to help you understand your condition and how to manage it.
- Tobacco Cessation Coaching powered by WebMD®: Provides certified health coaches who can help you become tobacco-free by offering counseling and support.
- Health & Wellness online resources powered by WebMD®: Gives you access to a library of resources, articles and interactive tools that promote a healthier lifestyle.
Blue365® overview

- Score big savings on a variety of healthy products and services across the United States
- Access to exclusive deals on:
  - **Fitness and wellness**: Health magazines, fitness gear and gym memberships
  - **Healthy eating**: Cookbooks, cooking classes, grocery and weight-loss programs
  - **Lifestyle**: Travel and recreation
- Available to all members and families
- An added perk to your health plan (no cost)
- Access Blue365 by logging into your member account at bcbsm.com/uawtrust or the Blue Cross mobile app
Fitness Your Way:

Join for $29 and enjoy a $29 a month gym membership

Log in to your Blue Cross member account, click on Member Discounts with Blue365 on the homepage. In the mobile app, select the (=) icon and then Member Discounts.
Other healthy resources

- Explore WebMD services and resources.
- Subscribe to mibueperspectives.com or ahealthiermichigan.org for health tips and information to keep happy and healthy.
- Check out the BCBSM YouTube channel.

WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan by providing health and wellness services.
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Where to go for help
Use these resources if you have questions:

**For health plan coverage or claims:**

Health Guide  
1-866-507-2850  
8 a.m. to 8 p.m. Eastern time Monday through Friday

**For general benefits information:**

Retiree Health Care Connect  
1-866-637-7555  
24 hours a day, 7 days a week
Stay connected with your plan

Set your **member account preferences** to receive Blue Cross email and text messages.

![Image of account preferences settings on a smartphone and a laptop]
New programs coming soon!

May 1, 2019
New program coming soon!

Get a second opinion from leading doctors when you have questions about:

- Current or new diagnosis
- Possible surgery
- Your current treatment plan
- Chronic conditions

Stay tuned for more information from the Trust and Blue Cross Blue Shield
New program coming soon!

Online support program that will guide you through the decision making process for a non-emergency surgery.

Welvie will:

• Give you more information about your diagnosis
• Help you understand your treatment options
• Prepare you for a surgical procedure, including recovery

Stay tuned for more information from the Trust and Blue Cross Blue Shield
Questions?
Thank you for your time!

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.
Comparison of ECP vs. TCN

<table>
<thead>
<tr>
<th></th>
<th>2018 Traditional Care Network</th>
<th>2019 Enhanced Care PPO</th>
<th>2019 Comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td>In network</td>
<td>In network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$400 single $675 family</td>
<td>$400 single $675 family</td>
<td>Same</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10%</td>
<td>10%</td>
<td>Same</td>
</tr>
<tr>
<td>Out-of-pocket max</td>
<td>$800 single $1,475 family</td>
<td>$800 single $1,475 family</td>
<td>Same</td>
</tr>
<tr>
<td>Office visit (unlimited)</td>
<td><strong>PCP</strong>: 6 PCP visits: $25 copay <strong>Specialists</strong>: not covered</td>
<td><strong>PCP</strong>: $25 copay <strong>Specialist</strong>: $35 copay</td>
<td>New, unlimited visits</td>
</tr>
<tr>
<td>Retail clinic / urgent care</td>
<td>$50 copay</td>
<td>$50 copay</td>
<td>Same</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$125 copay</td>
<td>$125 copay</td>
<td>Same</td>
</tr>
</tbody>
</table>
Cost share overview
(No changes from current TCN)

<table>
<thead>
<tr>
<th>Monthly contribution and out-of-pocket expenses</th>
<th>You pay</th>
<th>In network</th>
<th>Out of network</th>
</tr>
</thead>
</table>
| Monthly contribution – The monthly amount you must pay to have coverage for yourself and your dependents |         | Individual: $17  
          Family: $34 |
| Deductible – per calendar year                  | Individual: $400  
          Family: $675 | Individual: $1,000  
          Family: $1,700 |
| Coinsurance                                     |          | 10%        | 30%           |
| Out-of-pocket maximum – per calendar year       | Individual: $800  
          Family: $1,475 | Individual: $3,000  
          Family: $5,550 |
## Physician office services

<table>
<thead>
<tr>
<th>Service</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office visits</strong> — not subject to deductibles or out-of-pocket maximums. Additional services billed during the office visit may be subject to applicable cost share.</td>
<td>$25 copayment</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Specialist office visits</strong> — Additional services billed during the office visit may be subject to applicable cost share.</td>
<td>$35 copayment</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Advance care office visits</strong></td>
<td>Unlimited visits for advance care planning are offered separately from primary office visit coverage. Office visit copayment applies.</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Office consultation &amp; outpatient consultation</strong> — not subject to deductibles or out-of-pocket maximums</td>
<td>Primary care physician: Covered at a 100% copayment for certain procedure codes allowed at a discounted rate. Specialist: Covered with $35 copayment</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Retail health centers</strong></td>
<td>Covered – $50 copayment</td>
<td>Not covered</td>
</tr>
</tbody>
</table>
## Emergency medical care

<table>
<thead>
<tr>
<th>Services</th>
<th>In network</th>
<th>Out of network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hospital emergency room</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Services rendered in the emergency room of a hospital for initial examination and treatment of condition resulting from accidental injury or qualifying medical emergency are covered. Medical emergencies will be considered to exist only if medical treatment is secured within 72 hours after the onset of condition. Additional services rendered in this location may be subject to cost share.</td>
<td>Covered – $125 copayment waived if admitted</td>
<td>Covered – $125 copayment waived if admitted</td>
</tr>
<tr>
<td><strong>Physician</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Qualified Medical Emergency &amp; First Aid Services</td>
<td>Covered – 100%</td>
<td>Covered – 100%</td>
</tr>
<tr>
<td>Initial examination and treatment of a qualifying condition resulting from accidental injury or qualifying medical emergency. Medical emergencies will be considered to exist only if medical treatment is secured within 72 hours after the onset of condition.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Urgent care centers</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Covered – $50 copayment</td>
<td>Not covered</td>
</tr>
<tr>
<td>Ground ambulance</td>
<td>You pay</td>
<td>In network</td>
</tr>
<tr>
<td>------------------</td>
<td>---------</td>
<td>------------</td>
</tr>
<tr>
<td>medically necessary transport</td>
<td>Covered – subject to deductible and coinsurance</td>
<td>Covered – subject to deductible and coinsurance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Air/water ambulance</th>
<th>You pay</th>
<th>In network</th>
<th>Out of network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covers one-way transport from the scene of an emergency incident to the nearest available facility qualified to treat the patient, or transporting a patient one-way or round-trip from home to the nearest available facility qualified to treat the patient. Medical emergency/accidental injury patients are provided one-way transportation from home to the facility. Home bound patients are provided round trip transportation from home to the facility and back when medically necessary and when other means of transportation could not be used without endangering the patient’s health.</td>
<td>Covered – 100% up to the allowed amount</td>
<td>Covered – 100% up to the allowed amount</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medical emergency/accidental injury: Follow-Up Care</th>
<th>You pay</th>
<th>In network</th>
<th>Out of network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
</tr>
</tbody>
</table>
## Diagnostic services

<table>
<thead>
<tr>
<th>Service</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA)</td>
<td>Covered – subject to deductible and coinsurance</td>
<td>Covered – subject to deductible and coinsurance</td>
</tr>
<tr>
<td>Use of MRI/MRA for diagnostic examination for all body parts when ordered by a physician and performed on approved equipment. Must be performed at approved facilities. Preauthorization may be required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Outpatient Diagnostic Tests, X-rays, Laboratory &amp; Pathology, PET, CAT Scans and Nuclear Medicine</td>
<td>Covered – subject to deductible and coinsurance</td>
<td>Covered – subject to deductible and coinsurance</td>
</tr>
<tr>
<td>Preauthorization may be required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radiation Therapy — for the diagnosis of condition, disease or injury.</td>
<td>Covered – subject to deductible and coinsurance</td>
<td>Covered – subject to deductible and coinsurance</td>
</tr>
<tr>
<td>Preauthorization may be required.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>