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BCN AdvantageSM HMO-POS Group University of Michigan

A guide to understanding
your coverage



**READY
TO HELP**



Confidence comes with every card.®

Resource Guide

www.bcbsm.com/umichmaplans

Staying focused on your health and well-being for 2024

Whether you're new to BCN Advantage or an existing member, you've made a smart choice by enrolling in this plan. We value your participation and strive to do our best to serve you. Here's an easy guide to help you maximize your Blue Cross benefits.

Understanding your plan

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Welcome to your HMO-POS plan

We cover everything that Original Medicare does, plus more. Health maintenance organizations provide personalized care coordinated by a primary care provider you select from our network of providers.

Your primary care provider is the best resource for coordinating your care and can help you find an in-network specialist. However, BCN Advantage doesn't require a referral for you to see an in-network specialist. Some in-network specialists may still need to confirm with your primary care provider that you need specialty care.

Our plan gives you **access to a network of thousands of primary care providers and specialists**. These providers accept our payment and the share of the costs that you pay as payment in full.

Preventive care is the foundation of our coverage because it's easier to stay healthy than it is to get healthy. Of course, we also help manage sudden and ongoing medical conditions to help you feel your best.

Personal concierge service

Health care can be complicated. BCN Advantage's Concierge program provides personalized service to help you make the most of your coverage. Your concierge coordinator can:

- Explain your plan details
- Answer benefit questions
- Help you find a provider
- Discuss preventive care services
- Provide timely reminders for upcoming appointments and screenings
- Connect you to community resources
- Reach out to your provider's office to set up appointments or answer questions

You'll hear from your personal concierge coordinator on a regular basis, usually once a month. The coordinator plans each phone call based on your questions and personal concerns.

Welcome!

Get started

Wondering what to do next to make the most of your coverage? These helpful charts show you how to begin taking advantage of the benefits of Blue Cross.

Steps you can take to get started with your HMO-POS plan

	By mail	By phone	By mobile device	By computer or tablet	By Blue Cross mobile app
Sign up for your secure member account at www.bcbsm.com/register .			✓	✓	✓
Download our mobile app.			✓	✓	
Find a provider.		✓	✓	✓	✓
Take your health assessment.	✓		✓	✓	✓
Make an appointment for your free <i>Welcome to Medicare</i> preventive visit or enhanced wellness visit with your primary care provider.		✓			
Sign up in your member account to receive plan documents and other special program information by email.			✓	✓	✓

What you'll receive from BCN Advantage now that you're a member

	In the mail	By email ¹	By phone call	In your online member account	In the mobile app
Blue Care Network member ID card	✓				✓
Welcome call			✓		
<i>Evidence of Coverage</i>	✓			✓	✓
Explanation of benefits statements	✓			✓	✓
Provider directory ²	✓			✓	✓
Special program information	✓	✓	✓		
Member surveys (Your opinion matters!)	✓	✓			
<i>Medicare Blue and You</i> (Our member magazine)	✓				

¹When you register for your secure, online member account and provide your email address.

²Included in your new member welcome kit. May be requested by current members.



Sign up for your secure online member account

A perk of being a BCN member is our members-only website. Our online tools make it easy to manage your account and stay informed about your benefits. With your secure member account, you can:

- Keep track of your claims, deductible and out-of-pocket maximum.
- Select the paperless plan document option.
- Find a provider.
- Take your health assessment.

To register for your online member account:

- Visit our website at www.bcbsm.com/register.
- Click *Register Now*.
- Answer a few simple questions and start using your member account. Remember to have your Blue Cross member ID card handy.



Download our mobile app

Our mobile app helps you understand your health care plan and how it works. From deductibles to 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. Once you've registered for your online member account, download the mobile app at the Apple® App Store or the Google Play™ store on your smart phone. You'll get instant access to your member ID card, explanation of benefits statements, plan information and more.

To download the app:

- Open Apple® App Store or the Google Play™ store.
- Search for "BCBSM."
- Click download.



Or, text **APP** to **222764**.

If you text us, we'll send you a link to download the app. Message and data rates may apply. Visit www.bcbsm.com for our *Terms and Conditions of Use and Privacy Practices*.

For help downloading or using the mobile app, visit www.bcbsm.com/app or call us at **1-888-417-3479** Monday through Friday from 8 a.m. to 8 p.m. Eastern time. TTY users, call **711**.

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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.


Ready to help

Our commitment focuses on coverage that works for you in many different ways. 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.

Easy ways to get your flu and pneumonia vaccines

You can get your flu and pneumonia vaccines at your in-network pharmacy or your primary care provider's office. However, your provider may charge an office visit copay, even if this is the only service provided at your visit. Call the Customer Service number below for information about vaccine reimbursement.

 You can learn more online at www.bcbsm.com/vaccines-medicare.

 **Customer Service**
1-800-658-8878, TTY users, call **711**
8 a.m. to 5:30 p.m. Eastern time
Monday through Friday
Weekend hours Oct. 1 through
March 31


Medicare Diabetes Prevention Program

Your risk of developing Type 2 diabetes can be radically decreased through this 12-month Type 2 diabetes prevention benefit. Our Diabetes Prevention Program is focused on **healthy lifestyle changes** for qualified members and is covered under your plan at no additional cost. Participants report 5% to 7% weight loss, increased energy and better sleep.

 Do you qualify? Take a one-minute online quiz at www.solera4me.com.

Emotional and mental well-being

Your health is not just determined by your physical fitness, but by your overall well-being. Your physical health improves when you get enough sleep, eat healthy and exercise. Likewise, your **emotional well-being** improves when you have support through life's trials, manage stress and have positive social interactions. We offer behavioral health care to help you transition through difficult times. This benefit also helps those struggling with substance use disorder. When you call, we'll discuss your needs and arrange for services.


 BCN Advantage members, call **1-800-431-1059**, TTY users, call **711**, 24 hours a day, seven days a week.

In-home health assessment

Blue Care Network works with mobile clinician networks to provide annual in-home health assessment visits at no additional cost to you. You can have a complete health and wellness assessment with a licensed medical provider in the comfort of your home.

During the visit, the licensed professional dedicates about an hour to check your blood pressure, vital signs and reflexes, as well as any health-related concerns. We'll send a summary of the visit to you and your primary care provider. This service is separate from the Medicare Advantage health assessment and doesn't replace your regular primary care visits.

Call the Customer Service number below for more information about in-home health assessments.

 **Customer Service**
1-800-658-8878, TTY users, call **711**
8 a.m. to 5:30 p.m. Eastern time
Monday through Friday
Weekend hours Oct. 1 through March 31



Blue Cross Coordinated CareSM

We understand the journey to better health is personal and, at times, overwhelming. Blue Cross Coordinated Care includes a dedicated care team to support you and connect you with the right care at the right time.

If you've been diagnosed with a serious illness, you can count on our dedicated nurse care managers to work with your health care provider to help you and your loved ones:

- Understand your medical condition
- Coordinate care
- Review treatment options
- Connect with community resources
- Obtain equipment and medical supplies

We offer care management services based on your medical claims or when your provider refers you for assistance. In some cases, we work with independent companies to provide services on our behalf.

If you're hospitalized, we can also help with the transition to your home or another facility to ensure you get the care you need.

For a chronic condition, our nurse care managers help you develop skills to manage it, so you feel more in control. Your nurse will help you enroll in a care plan and set goals to improve your health.

The Blue Cross Coordinated Care mobile app, powered by Wellframe[®], makes it easy to stay on track with your care plan. You can use the app on your smartphone or tablet to track appointments and medications, read helpful articles and connect with your care team by text or chat. The program is completely confidential and available at no cost.

1-800-775-BLUE (2583), TTY users, call **711**
8 a.m. to 6 p.m. Eastern time
Monday through Friday

Quit tobacco for good

Increase your chances for successfully quitting with **support and resources** through a 12-week phone-based Tobacco Coaching 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.



www.bcbsm.com/medicare/resources/advantage-extras/health-management/



1-855-326-5102, TTY users, call **711**
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; and 1 p.m. to 11:30 p.m. Sunday, Eastern time.

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

Blue Cross Virtual Well-BeingSM

Blue Cross Virtual Well-Being webinars offer you **guidance and support** 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 www.bluecrossvirtualwellbeing.com.

Wellframe is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Care Network members by providing health and wellness services.

Smart choices for your care

Even when it's not an emergency, you have smart choices for when and where to get health care. **Know your options** so you can get the treatment you need, 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.



24-Hour Nurse Line

You can talk to a registered nurse at no additional cost, anytime, when you have questions about an illness or injury. The nurse can help you determine if you can treat your health issue at home. Call **1-855-624-5214**. TTY users, call **711**.



Primary care provider

Call your primary care provider first when you're not feeling well. They know you best and understand your health history. A patient-centered medical home team is a care team led by a primary care provider who focuses on your health goals and needs. They offer 24-hour access to your medical team and a personalized approach to managing your health.



Virtual care visits

Connect 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**. See Page 11 for more information about virtual care visits.



Retail health clinics

Get treatment for minor illnesses and injuries on a walk-in basis at select drug store chains near your home or workplace.



Urgent care centers

Get convenient non-emergency, in-person care, after hours or on weekends.

Emergency room

Visit the emergency room for serious or life-threatening illnesses or injuries.





Save money on routine procedures

You have outpatient surgery options. This is important because outpatient surgical costs are driven in large part by where you receive the procedure. That means a colonoscopy done in an outpatient clinic may cost you significantly less than one done at a hospital.

Your health care provider can tell you if you're able to have your procedure performed at an outpatient surgery center. You can save money on your out-of-pocket costs by having routine, non-invasive or low-invasive outpatient procedures performed at a professional outpatient surgery center versus at the hospital. These centers provide the same outpatient procedures while helping you avoid paying hospital overhead costs.

Be sure to **ask about the different location options** the next time your provider suggests an outpatient procedure, such as:

- Lens and cataract procedures
- Colonoscopy and biopsy
- Upper gastrointestinal endoscopy and biopsy
- Hip and knee arthroplasty

Finding care

It's easy:

Go to www.bcbsm.com/umichmaplans.

1. Click on the blue *Find Care* box to go to the provider locator page.
2. Once on the provider locator page, you'll need to input your location and select your plan network:
 - Click on *I don't know my plan* in the upper right.
 - Scroll down the list until you get to the *Medicare (65 and over)* section.
 - Click on *BCN Advantage (HMO-POS)* and then click on *Confirm selection*.
3. You can now search for an in-network provider, hospital and clinic by name or specialty.

If you log in to your secure Blue Cross online member account before you search for a provider, the system will automatically select your plan's network and you can skip Step 3 above.



You're the most valuable player on your health care team

Did you know your plan completely covers more than 20 preventive care-related services? These include flu and pneumonia vaccines, mammograms and colorectal cancer screenings. Ask your provider what preventive care is right for you. If you're new to Medicare, schedule a Welcome to Medicare exam. If you've been enrolled in Medicare for more than a year, you can take advantage of your enhanced wellness visit, which includes a personalized prevention plan, screening schedules, referrals and education based on your specific health situation.



Get more out of your visits with your provider:

- Write down questions and symptoms to discuss with your provider.
- Take notes as the provider answers your questions.
- Review your medications (dose, side effects and over-the-counter supplements).
- Speak up if you have any health concerns.
- Be involved in your care decisions.

Remember, you're the most valuable player on your health care team.

Talk to your health care provider

	Don't hide it	Good to know	Ask your provider	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?
Bladder control	Discuss if you accidentally leak urine.	It's a common problem.	What are your treatment options?	If receiving treatment, discuss the effectiveness.
Risk of falling	If you've fallen, make sure to call your provider. 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.



Are your screenings up to date?

Ask your provider if you need to schedule any of these **regular services**.

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	Shingles vaccine	Tetanus booster
Annually	The number of shots per lifetime will depend on vaccine used and time between doses	2 doses*	Every 10 years*
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

*This is a Medicare Part B pharmacy benefit that should be received at a pharmacy.








Virtual care benefit

Virtual care is available through **Teladoc Heath®**, an independent company and our plan-approved vendor. 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 when your primary care provider isn't available
- A behavioral health professional or psychiatrist to help work through different challenges such as anxiety or grief

Fast and convenient

 www.bcbsm.com/virtualcare

 **1-800-835-2362**

TTY users, call **1-855-636-1578**

24 hours a day, seven days a week, 365 days a year

Behavioral health services are available by appointment seven days a week,

7 a.m. to 9 p.m. Eastern time

See a provider or therapist

1. Launch the online visits app or website, and log in to your account.
2. Choose a service: *Medical, Therapy or Psychiatry.*
3. Pick a provider or begin a scheduled visit and enter your payment information.
4. Meet with the provider or therapist online.
5. Get a prescription, if appropriate.
6. Send a visit summary to your primary care provider or other health care provider at the end of your virtual visit.

Choose a provider or therapist who's right for you

There are hundreds of providers and therapists to choose from. They're specially trained in virtual visits. You can read their profiles to learn more about them.

Unless your Evidence of Coverage mailing came with an Online Visits Exclusion Rider, your plan offers this benefit. Contact your group plan administrator or check your riders for coverage exclusions.

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

Other virtual care providers are available in our network.

Important information in your *explanation of benefits* statement

What is an explanation of benefits statement?

The explanation of benefits statement explains how much you owe health care providers. It's not a bill. Statements help you track your medical costs.

What should I do with the statement?

Compare it to your medical bills. If a bill from your provider or pharmacy doesn't look like the correct amount based on your statement and benefits, call us.

What if my medical bill doesn't show any insurance payments?

If you receive a medical bill for covered services that doesn't show any BCN Advantage payments and you never received a statement, ask your provider to file an insurance claim. Wait to pay until you have a bill showing that we paid our share of the cost.

When should I pay my medical bills?

Your health care provider may charge you a copay at the time of service or bill you later. You can wait to pay medical bills you receive in the mail until you receive a statement that shows your share of the costs.

How often will I get a statement?

We send statements monthly, when you've used your benefits. However, we can only process payments and list them after your provider sends the service information to us.

Can I view my statements online?

Yes. You can see your benefits, claims, balances and electronic medical statements using your secure Blue Cross online member account at www.bcbsm.com/medicare. (See Page 3 for more information and easy ways to register.)

Will my statements show my premiums?

No. They only show variable costs. Premiums are a fixed monthly cost and don't count toward your out-of-pocket maximum.

What can I find on a statement?

The medical statement shows what you've paid or need to pay your provider, if anything. For example:

Amount providers have billed the plan	Total cost (amount the plan has approved)	Plan's share	Your share
\$810.00	\$552.00	\$337.60	\$214.40

The statement shows what your deductible and yearly out-of-pocket limits are, and how much you've paid toward them. For example, this is how your first medical statement of the year might read:

DEDUCTIBLE

For most covered services, the plan pays its share of the cost only after you have paid your annual plan deductible.

As of February 1, 2024, you have paid \$214.40 toward your \$245.00 annual deductible.

ANNUAL LIMITS

These limits tell the **most** you'll have to pay in 2024 in out-of-pocket costs (copays, coinsurance and deductible) for medical and hospital services covered by the plan.

These annual limits are called your out-of-pocket maximums. They put a limit on how much you have to pay, but they **don't** put a limit on how much care you can get.



If we deny payment for all or part of a claim, the statement explains why.

Things to know about your denied claim:

- Denial code 09: Provider ID does not exist
- Denial code 07: Professional ID does not exist
- **NOTE: We have denied all or part of this claim.** However, you are not responsible for paying the billed amount.

Coinsurance: How to calculate your out-of-pocket costs

Coinsurance is a fixed percentage of the costs you pay for health care services. The rest of the cost is paid by your health care plan once you've met your deductible.

Because it's a percentage, coinsurance math is like the math you use for calculating a tip at a restaurant. If you have a 20% coinsurance, your health plan covers 80% and you pay 20% of each medical bill.

For example:

- A \$50 restaurant bill with a 20% tip would equal a \$10 tip.
- A \$500 medical procedure with a 20% coinsurance equals \$100 in out-of-pocket cost.

The key difference is at the restaurant, you're responsible for the cost of the meal plus the tip. For medical procedures, once you've met your annual deductible, you're only responsible for the coinsurance or copay.

Total cost (amount the plan has approved)	Coinsurance (percent)	BCN Advantage pays	Your share of cost
\$100	20%	\$80	\$20
\$500	20%	\$400	\$100
\$1,000	20%	\$800	\$200

Frequently asked questions

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

At an **enhanced wellness visit**, you will develop or update a personal prevention plan based on your current health and risk factors. It's for members who haven't received a Welcome to Medicare preventive visit or enhanced wellness visit within the past year. The enhanced wellness visit is covered under Part B and can occur anytime throughout the calendar year, regardless of the date of your previous enhanced wellness visit.

At an **annual physical**, a primary care provider collects health information through an exam. It's covered once per calendar year and is more comprehensive than an enhanced wellness visit. Services include:

- An age- and gender-appropriate physical examination, including vital signs and measurements
- Guidance, counseling and risk factor interventions
- Recommendations for immunizations, lab tests or diagnostic procedures

Each of these preventive care visits has separate parameters defined by Medicare. There is no coinsurance, copayment or deductible for these preventive care services. For services outside of the scope of the set Medicare parameters, a coinsurance, copayment or deductible may apply.

Will I be billed for my colonoscopy?

A colonoscopy screening checks to see that you're healthy (no sign, symptom or disease present). There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam. If your doctor finds and removes a polyp or other tissue during the colonoscopy or flexible sigmoidoscopy, the screening exam becomes a diagnostic exam, however, you won't be charged additional out-of-pocket costs. If you receive other services, or if additional conditions are discussed, during the visit your coinsurance and copay may apply.

Why am I being charged an emergency room copay? I thought the copay was waived if I spent the night in the hospital.

Per Medicare guidelines:

- If you go to the emergency room and are admitted to the hospital as an inpatient, your ER copay is waived.
- If you go to the emergency room and are held in observation for 72 hours as an outpatient but not admitted, your ER copay isn't waived.



Will I be paying inpatient or outpatient out-of-pocket costs?

If you're having a service in a hospital, you should ask your provider beforehand to see if the service is inpatient or outpatient, as this will affect your out-of-pocket costs. Unless the provider writes an order to admit you as an inpatient to the hospital and your plan authorizes admission, the service will be outpatient and you will pay out-of-pocket amounts for outpatient services. Even if you stay in the hospital overnight, the service might still be considered outpatient. If you're not sure the service is considered outpatient, call Customer Service at **1-800-658-8878**. TTY users, call **711**. We are open from 8 a.m. to 5:30 p.m. Eastern time, Monday through Friday. From Oct. 1 through March 31, we are open seven days a week from 8 a.m. to 8 p.m.

Do you have any tips that will save money?

You can save money by receiving care in facilities that **don't** charge hospital facility or usage fees. The best way to determine this is to ask your provider what fees are associated with each visit or procedure. For example, many provider offices, health centers or hospital-based outpatient clinics owned and operated by hospitals charge an additional hospital usage or facility fee when you see any provider in the office, health center or clinic. These offices may cost you more. Additionally, the cost of your services may be different based on where they're performed (in office, outpatient in a surgery center, outpatient hospital facility or hospital-owned provider office).





Download the **SilverSneakers GO** app today.




SilverSneakers® fitness program

SilverSneakers is an exercise and wellness program that helps you live a healthy, active lifestyle through exercise and fitness communities nationwide. You'll have access to thousands of participating fitness locations across the country.

Find a participating location:

 www.SilverSneakers.com/Locations

 **1-866-584-7352**, TTY users, call **711**, 8 a.m. to 8 p.m. Eastern time, Monday through Friday.

May not apply to all plans. To find out if your group offers a fitness benefit, check if a fitness rider accompanies your Evidence of Coverage booklet.

Tivity Health is an independent company that has a contract with Blue Cross Blue Shield of Michigan to offer fitness services to its members. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

Google Play and the Google Play logo are trademarks of Google LLC.

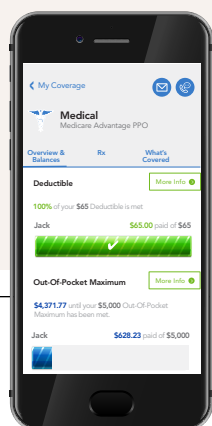


Manage your costs with confidence

Your **online member account** will help you make informed, confident decisions about your health care costs and more.

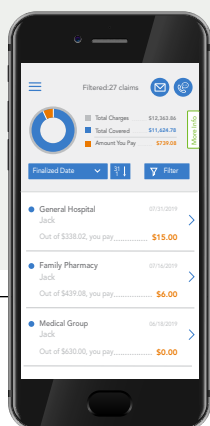
Keep track of your deductible and out-of-pocket maximum

Your deductible is how much you'll pay for care before we start to pay. Your out-of-pocket max is the most you'll pay before we cover the cost completely. You can see how close you are to meeting both.



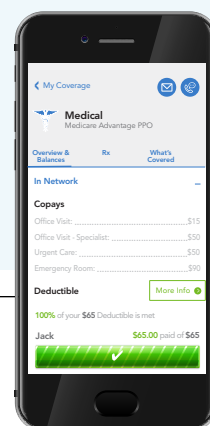
Review your claims and explanation of benefits

Claims and explanation of benefits statements show 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 copays before you visit a provider

Easily access copayment information for commonly used services, including office visits and urgent care.



Getting active is easy with SilverSneakers GO™, the first fitness app designed just for you

- Access workout programs that can be tailored to your fitness level.
- Learn new exercises with easy-to-follow videos.
- Choose between four- or 12-week programs including strength, walking and meditation.
- Modify exercises to make them easier or harder with just one click.
- Find everything you need in one place: your member ID, SilverSneakers locations and more.



SilverSneakers® app questions: www.SilverSneakers.com/GO

SilverSneakers GO™

Customer Service

1-800-658-8878

TTY users, call **711**

8 a.m. to 5:30 p.m. Eastern time

Monday through Friday

Oct. 1 through March 31

8 a.m. to 8 p.m. Eastern time seven days a week

Behavioral health and substance use disorder care

1-800-431-1059

TTY users, call **711**

Routine issues: 8 a.m. to 5 p.m. Eastern time

Monday through Friday

Emergencies: 24-hours a day, seven days a week

Durable medical equipment, prosthetics and orthotics provider, Northwood:

1-800-667-8496

TTY users, call **711**

8:30 a.m. to 5 p.m. Eastern time

Monday through Friday

If your health care provider prescribes bathroom safety items such as grab bars and benches, commode rails and an elevated toilet seat — you must get this equipment from Northwood.

24-Hour Nurse Line

1-855-624-5214

TTY users, call **711**

24 hours a day, seven days a week

Report fraud

1-888-650-8136

TTY users, call **711**

8:30 a.m. to 4:30 p.m. Eastern time

Monday through Friday

**READY
TO HELP**



BCN AdvantageSM HMO
BCN AdvantageSM HMO-POS



Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.