



**Blue Care
Network
of Michigan**

Confidence comes with every card.®

Member Guide

Getting to know your health plan
How a health savings account works with your health plan.



Understanding your health plan

Your Blue Care Network health plan is designed to give you control of health care costs by combining a health plan with a health savings account. Because this may be a little different than other health plans you've had in the past, we've created this guide to help you understand how it all works.



See [PAGE 1](#) for information about your health plan.

See [PAGE 2](#) for information about health savings accounts.

See [PAGE 4](#) for information about the many value-added benefits that come with carrying a BCN member ID card.

Your Blue Care Network health plan

Your health plan is considered a high-deductible health plan. This type of plan has lower premiums and higher deductibles than a traditional health plan. That means you'll pay less in premiums from your paycheck throughout the year, but more out of pocket when using your benefits.

YOUR PLAN INCLUDES:

- Comprehensive benefits**
 Your health plan offers a wide range of benefits. It includes everything from office visits and maternity care to inpatient and outpatient hospital care.
 You're responsible for paying for services included in your plan until you meet your deductible. Once you reach your deductible, you'll pay a percentage of the cost, called coinsurance. You may also be responsible for a fixed amount, or copayment, for certain services.
 Log in to your member account at bcbsm.com or on the BCBSM mobile app to learn what's included in your specific health plan and what your plan's deductible, coinsurance and copayment requirements are.
- Preventive care**
 Regular exams and screenings can help prevent or detect life-threatening and costly illnesses. In most cases, preventive care, including health exams, immunizations, mammograms and more, is covered at 100%, meaning you won't have to pay out of pocket when receiving services in network.
 Log in to your member account at bcbsm.com or on the BCBSM mobile app to learn what's covered by your specific health plan before you receive preventive services.

Terms to know

Get familiar with these terms to better understand your health plan.

***Coinsurance:** A percentage of the total cost for a service you may be required to pay once your deductible is met.*

***Copayment:** A fixed-dollar amount you may be required to pay for office visits, urgent care and emergency room visits.*

***Deductible:** A set amount you pay for most services included in your plan before your plan contributes to your costs. The deductible may not apply to all services.*

***Premium:** An amount you may be required to pay for your health plan. It's usually deducted from each paycheck, or you pay it monthly or yearly.*

Your health savings account

You have the option to create a health savings account, or HSA, that sets money aside to pay for current health care expenses or to save for future retirement health care needs. Once you've selected your health plan, you'll receive a welcome kit from the institution that administers the account, with information about how to enroll in and use your HSA.

HSA BASICS

- An HSA is like a 401(k), allowing you to plan for current and future health expenses and grow your money through investment earnings.
- Contributions, investment gains and withdrawals for *qualified* medical expenses are all tax-free.
- There are limits to how much you can contribute. These dollar limits are annually adjusted by the federal government. You can find them by visiting [irs.gov](https://www.irs.gov)*
- You can use your HSA to pay for out-of-pocket costs for services covered through your health plan or to pay for qualified medical expenses not covered by your health plan.
- You can pay for services with an HSA debit card.
- Money in your HSA goes with you if you retire or change jobs.
- HSA balances roll over from year to year and don't expire.
- Once you turn 65, you can use money in the account to pay for nonmedical expenses. You'll just need to pay income tax on the money you're using.

Using your HSA

When you go to the doctor's office, the doctor will bill BCN for your services. Once the bill has been processed, you'll receive an explanation of benefits statement showing any out-of-pocket charges you may owe. You'll receive a bill from your doctor for the out-of-pocket amount, which can be paid with HSA funds.

Note: Your doctor may require you to pay at the time of service if your deductible hasn't been met. You can use your HSA debit card to pay for your services.

HSA DEBIT CARD

When you visit a doctor, pick up a prescription, or need to pay for other qualified medical expenses, simply present your HSA debit card. Payments are immediately deducted from your HSA.

MANAGE YOUR HSA WITH YOUR ONLINE MEMBER ACCOUNT

Your online member account is a useful tool to help keep track of your HSA. Register or log in to your member account from our mobile app or at [bcbsm.com](https://www.bcbsm.com) to check your account balances, recent activity, coverage information, deposits, withdrawals, eligibility and much more.



What's a qualified expense?

This is a type of health care service that meets the requirements for payment as described in Section 213(d) of the Internal Revenue Code. A qualified expense can include medical services that may not be paid for by your health plan, certain prescriptions, some over-the-counter drugs, long-term care insurance, and dental and vision care. For a list of qualified medical expenses eligible for payment by your plan, ask your employer.

Your plan offers an HSA administered by an independent company that provides HSA services.

An FDIC-insured and independent bank holds your employees' HSA dollars.

Valuable BCN resources

Many value-added benefits come with carrying a BCN ID card. Take advantage of these useful programs and services to get the most from your plan.

CASH IN ON DISCOUNTS

You can score big savings on a variety of healthy products and services with our member discount program, Blue365®. Get exclusive discounts on:

- **Fitness and wellness:** Health magazines, fitness gear and gym memberships
- **Healthy eating:** Cookbooks, cooking classes and weight-loss programs
- **Lifestyle:** Travel and recreation
- **Personal care:** LASIK and eye care services, dental care and hearing aids

Start saving today. Show your BCN member ID card at participating local retailers or use an offer code online. Check out a full list of discount offers through your online member account at bcbsm.com or on our mobile app.

MANAGE YOUR PLAN

When you have an HSA-compatible health plan, keeping track of your health care expenses is really important. We've made it easy to stay on top of things with your online member account. Use the account to:

- Get a snapshot of your deductible and out-of-pocket maximum balances
- Check the status of claims
- See what's covered by your health plan
- Manage your HSA and much more

Access your member account anytime, anywhere at bcbsm.com or through our mobile app.



FIND THE ANSWERS YOU NEED

Our dedicated Customer Service representatives are trained to answer questions about your health plan and are just a toll-free phone call away. Call the number on the back of your BCN member ID card for answers to your questions.

GET CONNECTED TO HEALTH AND WELL-BEING

Blue Cross Health & Well-BeingSM provides a full suite of services to help you get healthy, stay healthy and better manage an illness. Resources include online health and wellness tools and information powered by WebMD®, health improvement programs and much more. To get started, log in to or register for your online member account at bcbsm.com or through our mobile app.



What's next?

You're ready to use your benefits. Remember, we're here to help if you have questions.

Questions about your health plan?

Visit: bcbsm.com (log in as a member) or use our mobile app.

Call: Customer Service at the number on the back of your BCN member ID card.

Questions about your HSA?

Visit: bcbsm.com/hsa to learn more about how an HSA works.



Don't have our mobile app?



Search "BCBSM" in Google Play™ or the App Store® to download it today.

WebMD Health Services is an independent company that provides health and well-being resources to Blue Cross Blue Shield of Michigan and Blue Care Network members.

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