



Blue Care
Network
of Michigan

Get the freedom and flexibility you want in a health care plan

Blue Elect PlusSM POS and Blue Elect Plus HSASM POS

EDUCATE

ENGAGE

EMPOWER



Your guide to our point of service plans



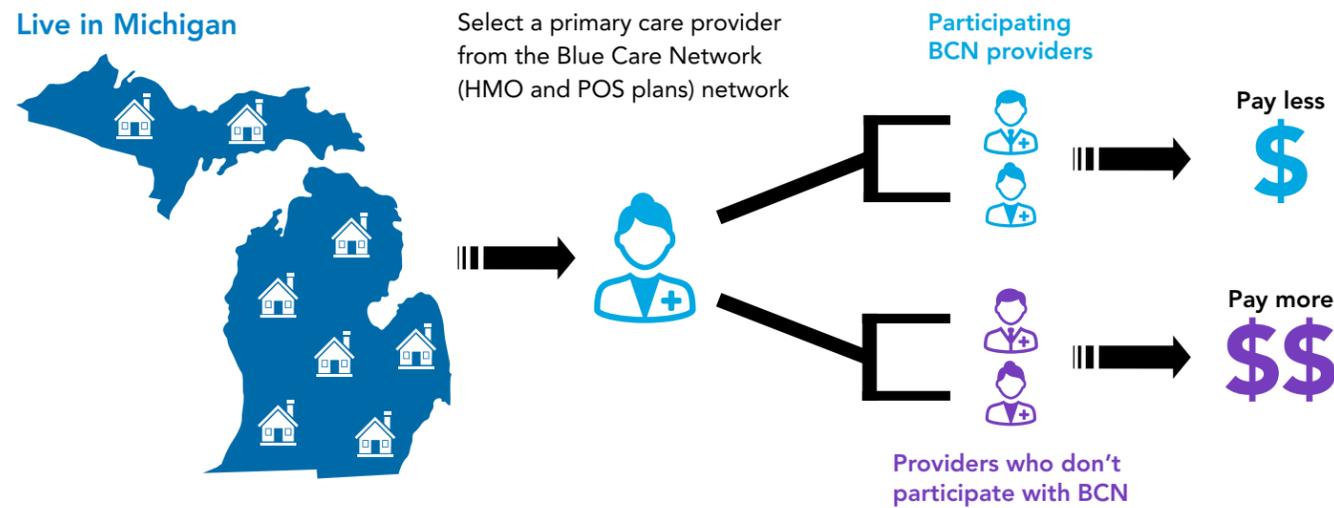
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Most HMO plans require a physician’s referral to see a specialist, but not Blue Elect Plus point of service plans. You get the freedom of choosing where to go for affordable care — in or out of your plan’s network — without a referral.

Here’s how it works:

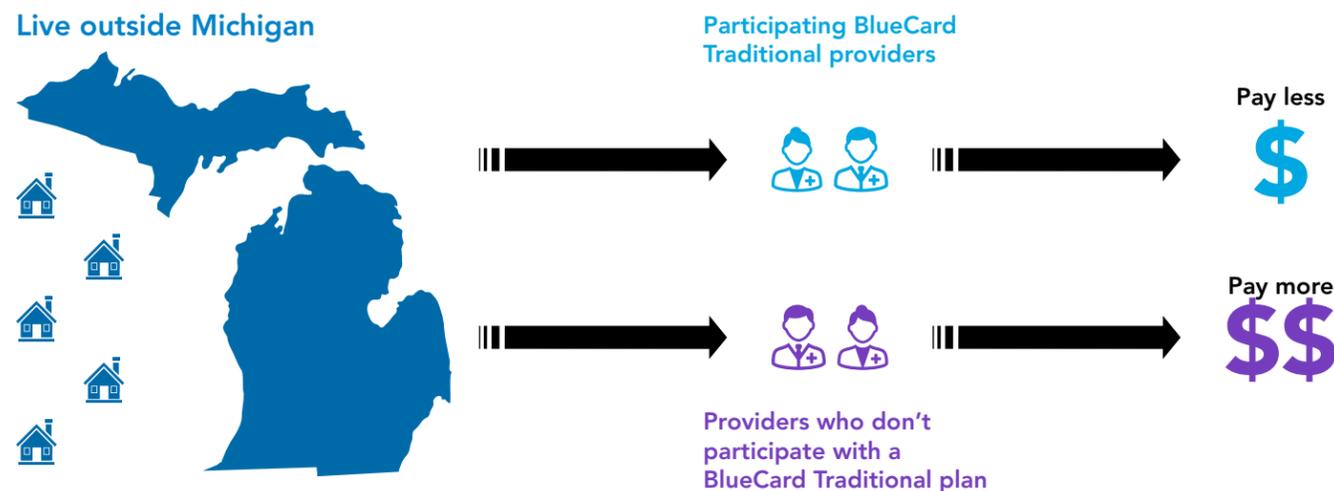
If you live in Michigan

Once you enroll, you’ll need to select a BCN primary care provider. You can have one primary care provider for everyone in your family. Or, each family member can have their own. For example, you may want your children to see a pediatrician, while adult family members go to an internist. And when you need to see a specialist or another physician, you won’t need a referral. You pay less out of pocket for health care services when you see a participating BCN provider.



If you live outside Michigan

Once you enroll, you don’t need an assigned primary care provider or a referral to see other health care providers. To receive your lower-cost, in-network benefits, you’ll need to see a BlueCard Traditional participating provider who’s based outside Michigan.



What you pay depends on where you go

- **In-network providers** are BCN-participating providers in Michigan and providers outside Michigan who participate in a BlueCard Traditional plan. You’ll pay less out of pocket when you’re seen by these doctors.
- **Out-of-network providers** in Michigan don’t participate with BCN. Providers outside Michigan who don’t participate with a BlueCard Traditional plan are considered out of network. You may get care for services from these providers, but you’ll pay more.

You’ll be responsible for checking that the provider you see is participating in your plan’s network. Call your provider’s office to confirm they’re in network before receiving care.

Health care providers who aren’t in network may bill you for the difference between what we pay and what they charge for their service. You’ll be responsible for paying that difference, and this amount won’t apply to your deductible (if applicable) or your out-of-pocket maximum. Some out-of-network providers may require you to pay in full for the services you receive when you receive them. You can request reimbursement for our share of the cost.

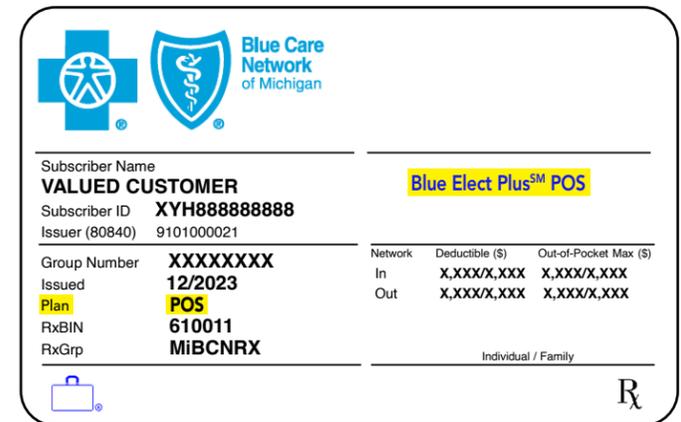
Know which services require an in-network provider

With some services, your plan pays for them only when received from a health care provider in your plan’s network (see List A).

But, there are also some preventive services that you can receive in or out of network (see List B).

A. In-network-only services

- Most preventive services as defined by the Affordable Care Act (see List B for exceptions)
- Infertility counseling and treatment
- Adult sterilization
- Durable medical equipment
- Prosthetics and orthotics
- Diabetes supplies
- Weight reduction procedures
- Chiropractic services



Blue Care Network of Michigan
A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

Use of this card is subject to terms of applicable contracts, conditions and user agreements.

Hospital and medical claims – Providers in Michigan, file claims with:

Blue Care Network
P.O. Box 68710
Grand Rapids, MI 49516-8710

Providers outside Michigan, file claims with your local BCBS plan. For Medicare claims, bill Medicare.

Blue Elect Plus POS does not require a referral in or out of network.

bcbsm.com
Customer Service: 800-662-6667
TTY/TDD: 800-257-9980
To locate participating providers outside of Michigan: 800-810-2583
Misuse may result in prosecution. If you suspect fraud: 800-482-3787
Behavioral/Mental Health and Substance Abuse: 800-482-5982
Providers Only:
Medical Authorizations: 800-392-2512
Rx Prior Authorizations: 800-437-3803
Outside MI – Find a Doctor:
bcbs.com/find-a-doctor

Always show your plastic member ID card at your doctor’s office as proof of coverage. Make sure to show them the information we’ve highlighted on the sample ID card above, so the medical services you receive are billed correctly.

B. Preventive services that can be received both in and out of network

- Flu vaccine
- Mammography screening
- Routine colonoscopy
- Routine maternity prenatal and postnatal care

Prior authorization for certain services

Blue Elect Plus point of service plans don't require referrals. However, certain services require our prior authorization before we pay for them. **See the *Prior authorization* section on page 8 for detailed information.**

Blue Elect Plus HSA POS

If you have a Blue Elect Plus HSA POS plan, your employer may offer a health savings account, administered through HSA Bank® or HealthEquity®. Contact your employer to see what's available to you.

An HSA is like a 401(k) account for your health care. Use it to pay for current health care expenses and save for future qualified medical expenses, including retiree health expenses.

You'll be able to access money in your account with an HSA Visa® card.

If you're eligible for an HSA, you'll receive a welcome kit from the HSA administrator (HSA Bank or Health Equity) after you enroll.

HSA advantages

- Contributions, investment earnings and withdrawals for qualified medical expenses are all tax advantaged.
- Contributions that aren't spent roll over from year to year.
- Once the account reaches \$1,000 with HSA Bank or \$2,000 for HealthEquity, you can invest your money.

HealthEquity is an independent company supporting Blue Cross and BCN by providing health care spending account administration services. An independent, FDIC-insured bank holds the health saving account dollars.

HSA Bank is a division of Webster Bank, N.A., an independent company supporting Blue Cross and BCN by providing health care spending account administration services. An independent, FDIC-insured bank holds the health saving account dollars.

Your plan information at your fingertips

Once you enroll in a plan, what should you do next? Register your online member account at bcbsm.com/register. Or search **BCBSM** at the App Store® or Google Play™. Your account gives you the control you need to get the most from your benefits right from the start.

- Review your online *Member Handbook* for coverage information.
- Check your claims, explanation of benefits statements and out-of-pocket balances.
- Compare estimates for costs of health care services.*
- Select your primary care provider, if you enroll with a Michigan address.
- Manage prescriptions, find a pharmacy and compare medication costs, if you have prescription drug coverage.
- See if prior authorizations are approved and when they expire.
- If you enroll with a Michigan address, find doctors and hospitals in your plan's network and review quality information. If you live outside Michigan, use your account to find participating BlueCard Traditional providers. Call the provider's office to check that they're participating in your plan's network.
- Order more member ID cards for adult members on your plan.

Plus, get healthful perks

- Exclusive member discounts such as gym memberships, fitness gear and recreation
- Personalized digital resources for your health and well-being

*Not available for members receiving services outside Michigan.

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

Enrolling with a Michigan address?

When you enroll in a point of service plan with a Michigan address, you're required to **select a BCN primary care provider. If you don't, one will be selected for you.**

Once you select a primary care provider, you can still get care from other in- or out-of-network physicians and specialists without a referral. **If you live outside Michigan, you don't need an assigned primary care provider.**

When you go to a doctor who's not in network, you're responsible for having the out-of-network provider call the number on the back of your member ID card to request prior authorization.

See [page 8](#) (or the *Prior Authorization* section) for detailed information.

Not yet a Blue Elect Plus member?

You can still look up a primary care provider in your plan's network:

1. Go to bcbsm.com/find-a-doctor.
2. Click [Search without logging in](#).
3. Click [Choose a location](#).
4. Enter an address, city or ZIP code, or select [Use my current location](#).
5. Next to [Plan](#), click [I don't know my network](#).
6. Select [Find a different plan](#) from the menu.
7. Scroll down and click [Blue Care Network \(HMO and POS plans\)](#).

You may search doctors by name, specialty or medical care group.

If you live in Michigan, the primary care provider you select must be located in Michigan.

After you enroll, register your online member account at bcbsm.com/register

Your account will make it easy to:

- Search for a primary care provider
- Track prior authorizations

Call the Web Support Help Line at **1-888-417-347**, if you need help with your search.

Note: You'll be responsible for checking that the provider you see is a participating provider in your plan's network. Call the provider's office directly to confirm they're an in-network provider before receiving care.

5 TIPS for looking up Blue Elect Plus POS providers before you enroll

Feel confident the doctor you see is one who meets your needs.

- 1 Determine which doctors are in your plan's network.**
If you enroll with a Michigan address, finding an in-network primary care provider is important. It's equally important to find a BlueCard Traditional provider if you live outside Michigan. You'll pay more out of pocket if you see an out-of-network provider for health care services.
- 2 Find a doctor who meets your health needs.**
Primary care providers include family doctors, pediatricians and internists. If you want to work with a primary provider who's specially trained in a particular medical condition, such as diabetes, check to see if the doctor is board-certified in that area. Board certification is an extra step doctors can take to verify they have expertise in a particular field.
- 3 Think about logistics.**
Consider if you want a doctor located close to your home or work, what office hours they keep and if they offer virtual visits and are accepting new patients.
- 4 Look up quality reports.**
Quality reports* and patient ratings can tell you a lot about a doctor. Check if the health care provider is part of Total Care. These doctors focus on your overall personalized care, including preventive care and well-being. What overall rating did the doctor receive from other patients? See what patients say about scheduling appointments, wait times and their visit with the doctor.
- 5 Schedule an office visit.**
Talk to your doctor about your medical history, medications and current conditions. Notice how well he or she listens and responds to you. Also consider the office environment. Was the staff friendly and helpful? Was your appointment on time?

*Only available for Michigan providers



What's a prior authorization?

If you've ever been to the doctor and needed certain health care services or prescription drugs, your doctor may have told you that your health care plan needs to authorize the service. A prior authorization is approval from us for certain services, such as hospitalization, certain radiology services and outpatient therapy.

Why do some services need prior authorization?

In some cases, we require authorization to make sure what's being requested is appropriate for your condition and medically necessary. A prior authorization may be required for certain prescription drugs, medical tests, surgeries and other health care services (see the list on the next page). Your plan may also have requirements about where to get certain services.

What services need a prior authorization?

If your health care provider doesn't get a prior authorization, we may not pay for the health care service. That's why it's always a good idea to check if a prior authorization is needed before receiving any services.

The following is a partial list of health care services that need prior authorization. **Once you enroll, you can check your online member account or call the number on the back of your member ID card for a complete list. Or check with your doctor to see if prior authorization is required for a health care service.**

- Musculoskeletal services, including pain management
- Sterilization procedures
- Chiropractic services
- Cosmetic procedures, such as removing scars or excess tissue from your eyes or abdomen
- Experimental procedures
- Gender reassignment surgery
- Inpatient care
- Investigational procedures
- Mental health or substance use disorders: inpatient hospitalizations, intensive outpatient services, partial hospitalization services and treatment in a freestanding substance use disorder facility
- Physical, speech and occupational therapy
- Skilled nursing facility care
- Transplant services, including those for organ, bone marrow and stem cell transplants

Who's responsible for submitting a prior authorization?

For in-network services, the doctor coordinates the authorization process. **When you see a doctor who's not in network, you're responsible for having the out-of-network health care provider call the number on the back of your member ID card to request prior authorization.** We'll begin the review process once we receive the request.

What if my prior authorization request is denied?

If the authorization request is denied, you have the right to appeal the decision. You'll receive a letter that says your request was denied and the reason, along with information that explains how you can appeal.

Once you enroll, register your online member account at bcbsm.com/register. Use your account to check if your prior authorization has been approved or denied.

Once you enroll, you can go to any physician or specialist without a referral. However, if you live in Michigan, you must first select a BCN-participating primary care provider to be your ongoing health care partner. He or she will help coordinate annual physicals, health screenings and immunizations. Your doctor may also coordinate specialty care, lab tests and hospitalizations.

Behavioral health services

You can see a behavioral health provider without a referral, whether you live in or outside Michigan. But, you'll pay less for behavioral health services if you choose a provider in your plan's network.

When you enroll, call **1-800-482-5982** (TTY: **711**) to speak with a behavioral health care manager for questions about your behavioral health coverage, finding a provider or other routine assistance.

A convenient way to search for a doctor in your network — before you enroll

Even if you're not yet a Blue Elect Plus POS member, or haven't registered your online member account, you can still search for a primary care provider in your plan's network. Go to bcbsm.com/find-a-doctor and select *Search without logging in*. You'll need to enter your ZIP code and select *I don't know my network*, then *Find a different plan*. Select *Blue Care Network (HMO and POS plans)* before starting your search. If you need help starting your search, call the Web Support Help Line at **1-888-417-3479**.

If you live outside Michigan and haven't yet enrolled in a plan, you can still use the *Find a Doctor* tool to search for BlueCard Traditional providers. Use the same the steps listed above.



When your primary care provider is unavailable, you have these other options for care:

Primary care provider	24-Hour Nurse Line	Virtual Care* (available Jan. 1, 2024)	Walk-in clinics	
			Retail health clinics	Urgent care centers
AVERAGE WAIT TIME FOR CARE 30 minutes	AVERAGE WAIT TIME FOR CARE 1 minute	AVERAGE WAIT TIME FOR CARE 10 minutes	AVERAGE WAIT TIME FOR CARE 30 to 60 minutes	
APPOINTMENT REQUIRED? Yes	APPOINTMENT REQUIRED? No	APPOINTMENT REQUIRED? No	APPOINTMENT REQUIRED? No	
AVAILABILITY In person, by phone, virtually	AVAILABILITY By phone	AVAILABILITY Virtually	AVAILABILITY In person	
TREATMENT Start here when you want to talk with a doctor you know and trust. <ul style="list-style-type: none"> • High-quality, comprehensive care • Knows you and your medical history and coordinates all your care • May offer virtual care, same-day appointments, extended hours and other services 	TREATMENT When you have questions about an illness or injury, anytime day or night <ul style="list-style-type: none"> • No cost • Available by phone anytime, anywhere in the U.S. • Care provided by a registered nurse 	TREATMENT When you need to see a U.S. board-certified doctor for a minor illness or injury or talk with a licensed therapist about stress, grief and other life challenges <ul style="list-style-type: none"> • Receive care anywhere in the U.S. through virtual visits • Use your smartphone, tablet or computer to get virtual care 	TREATMENT For a quick, in-person evaluation to get minor health care and a prescription at one location <ul style="list-style-type: none"> • Evening and weekend hours • Convenient locations • Care provided by physician assistants and certified nurse practitioners, overseen by a U.S. board-certified doctor 	TREATMENT When your symptoms are a little more complicated and you need convenient, in-person care <ul style="list-style-type: none"> • Evening and weekend hours • Convenient locations • May offer labs and X-rays • Care provided by U.S. board-certified doctors, nurses and nurse practitioners, depending on severity of symptoms
	Phone: 1-855-624-5214	Sign up** Important: Blue Cross Online Visits SM will not be available after December 31, 2023. You'll need to sign up for Virtual Care. Available through Dec. 31, 2023 Blue Cross Online VisitsSM App: Get the BCBSM Online Visits SM app Web: Go to bcbsmonlinevisits.com Phone: 1-844-606-1608 Starting Jan. 1, 2024 Virtual Care App: Get the Teladoc Health TM app Web: Go to bcbsm.com/virtualcare Phone: 1-800-835-2362	Emergency room If you're experiencing a life-threatening condition, you should immediately call 911 or go to the nearest emergency room.	

To learn more about your choices for care when it's not an emergency, visit bcbsm.com/findcare.

*Virtual Care isn't included with all plans.

**Add your health plan information during sign-up. You may be charged incorrectly if you don't enter your plan information.

This information isn't intended to be medical advice. In an emergency call **911** or go to an emergency room near you.

For language assistance, visit bcbsm.com/language. To view our nondiscrimination policy, visit bcbsm.com/nondiscrimination.

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

Coverage that travels

When you're a Blue Elect Plus POS or Blue Elect Plus HSA POS member, you're always covered for emergency care — across the country and around the world. Just show your member ID card.

Because some BCN plans pay only urgent and emergency services outside Michigan, check your coverage before receiving care. Refer to your *Certificate of Coverage* and related riders once you enroll in your plan. Or call Customer Service at the number on the back of your member ID card to understand how BlueCard coverage works.

BlueCard nationwide access

If your plan includes BlueCard coverage, you'll see a suitcase icon on your plastic member ID card. The suitcase means you have additional travel coverage outside Michigan and within the U.S. BlueCard, a program through the Blue Cross and Blue Shield Association, gives you national access to Blue Traditional providers outside Michigan.

Other than the out-of-pocket expenses that your plan may require (deductible, copayments and coinsurance), you shouldn't have any up-front health care expenses if you use a BlueCard Traditional provider for health care services included in your plan's coverage.

Once you enroll, register your account at bcbsm.com/register. When you do, you can easily refer to your *Certificate of Coverage* and related riders for your benefit details when you travel. Or you call the Customer Service number on the back of your member ID card.

Pharmacy coverage when you travel

If your plan includes pharmacy coverage, your member ID card is accepted at thousands of pharmacies nationwide, including most major chains, that participate with Blue Cross plans.



See the table below for how to get the care you need when you're away from home. Talk with your primary care provider before traveling to address any health concerns.

If you're traveling	And you need	Here's what you do
In your home state 	EMERGENCY CARE Symptoms are severe enough that someone with average health knowledge believes immediate medical attention is needed.	Call 911 or go to the nearest emergency room.
	URGENT CARE Condition requires medical evaluation within 48 hours.	Go to the nearest urgent care center. To locate an urgent care center: Visit bcbsm.com/find-a-doctor , and select your BCN plan; use your online member account or our mobile app; call Customer Service at 1-800-662-6667 .
	NONURGENT CARE	If you live in Michigan, call your primary care provider to coordinate services that don't require immediate attention. If you're enrolled with an address outside Michigan, contact a BlueCard Traditional provider for in-network benefits.
In the United States but outside the state in which you live 	EMERGENCY CARE	Call 911 or go to the nearest emergency room.
	URGENT CARE	Go to the nearest urgent care center. To locate an urgent care center: Visit bcbsm.com/find-a-doctor , and select your BCN plan; use your online member account or our mobile app; call Customer Service or call BlueCard at 1-800-810-BLUE (2583) .
	ROUTINE CARE	Call Customer Service at 1-800-662-6667 for details about your health benefits and required prior authorization. To locate a BlueCard Traditional provider: Visit bcbsm.com/find-a-doctor , and select your BCN plan; use your online member account or our mobile app; call Customer Service, or call BlueCard at 1-800-810-BLUE (2583) .
OTHER SERVICES Such as: elective surgeries, hospitalizations, mental health and substance use disorder services	Call Customer Service at 1-800-662-6667 for details about your health benefits and required prior authorization. To locate a BlueCard Traditional provider: Visit bcbsm.com/find-a-doctor , and select your BCN plan; use your online member account or our mobile app; call Customer Service, or call BlueCard at 1-800-810-BLUE (2583) .	
Outside the United States 	EMERGENCY CARE	Go to the nearest emergency room. (You may be required to pay for services and then seek BCN reimbursement. <i>Get an itemized bill and medical records to speed reimbursement.</i>)

The information provided here is for members with the BlueCard benefit who are traveling or temporarily located outside the state in which they live. Refer to your *Certificate of Coverage* and riders once you enroll in your plan to see your benefit coverage when you travel. Or, for details, call the BCN Customer Service number on the back of your member ID card.

The Blue Cross and Blue Shield Association is an association of independent, locally operated Blue Cross and Blue Shield companies.

Our prescription drug plan offers convenience and value

If your plan includes a Blue Care Network prescription drug plan, you'll have access to more than 95% of pharmacies in Michigan. You'll also have access to thousands of pharmacies nationwide, including most major chains.

Because prescription drugs can be costly, we encourage the use of generic drugs, which work the same as their brand-name equivalents.

Our value-based drug plan categories further help reduce costs by offering some brand-name medications at generic copayment rates. And we offer copay discounts when you get up to 90-day supplies of certain medications.

Safety is paramount

We may require prior authorization for certain prescription drugs so you receive the most appropriate drug therapy. We review them and make our decisions based on current medical information and the recommendations of our Pharmacy and Therapeutics Committee — a group of doctors, pharmacists and other health care experts.

The drugs we review are those that:

- Have dangerous side effects
- Are harmful when combined with other drugs
- Should only be used for certain health conditions
- Are often misused or abused

Narcotic drugs, such as opioids, often fall into more than one of these categories.

We also look at drugs that are prescribed when other equally effective drugs are available at a lower cost. Specialty drugs must be filled through an AllianceRx Walgreens Pharmacy.

AllianceRx Walgreens Pharmacy, a separate company, provides specialty pharmacy services to Blue Cross Blue Shield of Michigan and Blue Care Network members.

Coverage depends on your plan

- Our prescription drug plans are not all alike. Check with your employer for what plan is available to you.
- Visit bcbsm.com/bcndruglists, and look for the drug list offered with your plan. Every list shows the most frequently prescribed drugs, and whether the drug has special requirements for coverage.

Helpful resources

When your doctor writes you a new prescription, you'll want to research drug prices and see how much your plan pays. You can view your prescription drug benefits, out-of-pocket costs and more, using:

- Our app: Search "**BCBSM**" at the App Store® or Google Play™
- Your online member account: After you enroll, register your account at bcbsm.com/register.

Your account will also give you access to your virtual *Member Handbook* that's customized to your Blue Elect Plus POS or Blue Elect Plus HSA POS plan and your pharmacy coverage, if that's part of your plan.

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You've selected your primary care provider and you have a specialist for care; then one or the other leaves your plan's network. What now?

If you enroll with a Michigan address and your provider no longer participates in the BCN network, you may qualify to continue receiving care from the provider for 90 days, or until your course of treatment is finished. You may qualify as a continuing care patient with your named provider if any of these conditions apply:

- You're undergoing treatment for a serious or complex condition or terminal illness.
- You're undergoing a course of institutional or inpatient care.
- You're scheduled for a nonelective surgery (and postoperative care) with that provider or facility.
- You're pregnant and undergoing a course of treatment for the pregnancy.

If these conditions don't apply, you may receive health care services from an out-of-network provider at the out-of-network rate.

If you live outside Michigan, you can submit a request for continued care with your current provider. However, you may pay more for health care services.

Submitting a request for continuity of care

To request continued care from your specialist, **your request must be submitted within the first 90 days following your plan's start date or within 90 days of your specialist leaving BCN.**

Once we receive your request, we'll provide you and your doctor with a written notification about the status. To submit a request, call the Customer Service number on the back of your member ID card.



Common definitions

Copayment (or copay)

A set dollar amount you pay for a health care service or prescription, usually when you receive it (for example, \$30 for a primary provider visit or \$50 for an urgent care visit).

Deductible

A set dollar amount (apart from your premiums) that you have to pay for most health care services, before your plan begins to pay. The deductible may not apply to all services.

Coinsurance

Your share of the cost of a health care service, a percentage of what BCN pays for the service. You typically start paying coinsurance after you've met your health plan's deductible (for example, you pay 20% of the BCN allowed amount and we pay 80%).

Out-of-pocket maximum

The most you'll have to pay during a plan year for health care services you receive. Your out-of-pocket maximum includes your deductible, copay and coinsurance.

A guide to your health care costs

Knowing what you'll pay for health care services before you get care is important in understanding how your plan works. In the following example, Jill's costs are based on her single-person Blue Elect Plus POS plan with a \$2,000 deductible and 20% coinsurance and copayments for various services. These payments may change according to different health plans. The costs for services are estimates. Check your plan for cost and coverage details.



Member: Jill **Age:** 35 **Plan:** Blue Elect Plus POS

Jill's plan	In network	Out of network
Annual deductible	\$2,000	\$4,000
Out-of-pocket maximum	\$7,350	\$14,700
Coinsurance	20%	40%

The chart on the following pages serves as an example of Jill's out-of-pocket costs for in-network and out-of-network services.

In network

If Jill sees an in-network provider, she pays	BCN pays
JANUARY: Jill visits her primary provider for her annual physical Provider's cost: \$40	
\$0 As a preventive service*, the annual wellness visit is fully covered. No copay is required, and nothing is applied to the in-network out-of-pocket maximum.	\$40
MARCH: Jill visits her primary provider for a cold Provider's cost: \$85	
\$30 copay Jill's responsible for the copay. Her deductible doesn't apply.	\$55
APRIL: Jill takes a trip to the emergency room after falling Provider's cost: \$3,500	
\$250 ER copay Jill's deductible doesn't apply.	\$3,250
MAY: Jill takes a trip to urgent care for difficulty breathing Provider's cost: \$120	
\$50 urgent care copay Jill's deductible doesn't apply.	\$70
MAY: Jill receives prescription antibiotics for a sinus infection Provider's cost: \$50	
\$15 generic drug copay	\$35
AUGUST: Jill visits the dermatologist Provider's cost: \$100	
\$50 specialist office visit copay Jill's deductible doesn't apply.	\$50
AUGUST: Jill gets a wrist X-ray (outpatient procedure) Provider's cost: \$600	
20% coinsurance after deductible Jill pays \$600 toward her in-network deductible.	\$0
SEPTEMBER: Jill has surgery (inpatient admission) Provider's cost: \$15,000	
20% coinsurance after deductible Jill pays \$1,400 toward her in-network deductible and another \$2,720 for coinsurance.	\$10,880
TOTAL COSTS Provider cost: \$19,495	
\$5,115 is the total amount Jill has paid toward her \$7,350 in-network out-of-pocket maximum.	\$14,380

*For a list of preventive services, visit www.healthcare.gov/coverage/preventive-care-benefits/. Blue Cross Blue Shield of Michigan and Blue Care Network don't own or control this website.

Out of network

If Jill sees an out-of-network provider, she pays	BCN pays
JANUARY: Jill visits her primary provider for her annual physical Provider's cost: \$40	
Annual physicals are not an included benefit when provided by out-of-network providers. Jill pays \$40. Nothing is applied to her out-of-network, out-of-pocket maximum.	\$0
MARCH: Jill visits her primary provider for a cold Provider's cost: \$85	
Since primary care providers are only in-network, the specialist benefit would apply. Jill pays \$85 toward her out-of-network deductible.	\$0
APRIL: Jill takes a trip to the emergency room after falling Provider's cost: \$3,500	
\$250 ER copay Jill's deductible doesn't apply.	\$3,250
MAY: Jill takes a trip to urgent care for difficulty breathing Provider's cost: \$120	
\$50 urgent care copay Jill's deductible doesn't apply.	\$70
MAY: Jill receives prescription antibiotics for a sinus infection Provider's cost: \$50	
Prescriptions are not covered out of network. Jill pays \$50. Nothing goes toward her out-of-network, out-of-pocket maximum.	\$0
AUGUST: Jill visits the dermatologist Provider's cost: \$100	
40% coinsurance after deductible Jill pays \$100 toward her out-of-network deductible.	\$0
AUGUST: Jill gets a wrist X-ray (outpatient procedure) Provider's cost: \$600	
40% coinsurance after deductible Jill pays \$600 toward her out-of-network deductible.	\$0
SEPTEMBER: Jill has surgery (inpatient admission) Provider's cost: \$15,000	
40% coinsurance after deductible Jill pays \$3,215 toward her out-of-network deductible and another \$4,714 for coinsurance.	\$7,071
TOTAL COSTS Provider cost: \$19,495	
\$9,014 is the total amount Jill has paid toward her \$14,700 out-of-network out-of-pocket maximum.**	\$10,391

Because Jill pays \$90 for services that weren't included by out-of-network providers, this amount doesn't apply to her out-of-network, out-of-pocket maximum. **Note: An out-of-network provider can bill you the balance if the portions you pay and we pay don't equal the full cost of the provider's service. You're responsible for the remaining balance. This amount won't apply to your out-of-network deductible, coinsurance or out-of-pocket maximum.

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