

Blue Elect PlusSM POS

Provider reference card for U-M Domestic Student Health Plan

Keep this with your Blue Care Network member ID card, and show it to your doctors and other health care providers when you get care. It tells providers you're covered by BCN's Blue Elect Plus point of service health care plan and how they can get information about your benefits.

For more information and to explore the many benefits your plan offers, log in to your member account at bcbsm.com. Or check it all out from your mobile device. Search for **BCBSM** at the Apple App Store[®] or Google Play[™] and download our app.

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Show this card to your health care provider.

Cut and fold in half



All other providers within the U.S. not identified as in network are considered out-of-network providers.

Whether a doctor is in network or not, some services require prior authorization by BCN to be covered. Examples are hospitalization, certain radiology services, outpatient therapy and other health care services.

Blue Care Network is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

Back of card

U-M Domestic Student Health Plan (Group Number 000287637)

Blue Elect Plus POS is a Blue Care Network point of service health care product. It doesn't require a referral in or out of network. However, some services, including most preventive care, are only covered when received from an in-network provider.

In Michigan, in-network providers are BCN HMO contracted providers.

Outside of Michigan, but within the United States, in-network providers are in the nationwide network of Blue Plans and contracted with their local Blue Cross Traditional plan.

Front of card

Blue Elect PlusSM POS

Blue Care Network health care product

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



bcbsm.com

When you receive health care services

- You can see any doctor, without a referral from your primary care provider. But you'll pay the least when you see an in-network doctor.
- Doctors who aren't in network may bill you for the difference between our payment and the doctor's charges, and you'll be responsible for that amount. Some out-of-network providers may require you to pay for covered services in full; then, you'll need to seek reimbursement for BCN's share of the cost.
- Some services, including most preventive care, are only covered when received from an in-network provider.
- Whether the doctor you see is in network or not, some services require prior authorization by BCN to be covered. Examples are hospitalization, certain radiology services, outpatient therapy and other services.
- Confirm coverage. To be sure the treatment you seek on your own will be covered, call the Customer Service number on the back of your BCN member ID card.

If you have questions about your Blue Elect Plus coverage, call the Customer Service number on the back of your BCN member ID card. Customer Service representatives are available 8 a.m. to 5:30 p.m. Monday through Friday.

Show this card to your health care provider.

To check eligibility and authorization:

BCN contracted providers:

- **Provider portal:** For benefits, select *Patient Registration, Eligibility and Benefits Inquiry*.
- **authorizations.bcsm.com:** For referral and authorization requirements, select *Products* and then *Blue Elect Plus POS*.
- **By phone,** call Provider Inquiry
- **To send BCN electronic claims,** call **1-800-282-4548**.
- **To send paper claims,** mail to BCN Claims, P.O. Box 68710, Grand Rapids, MI 49516-8710.

Blue Plan providers outside Michigan:

- Call Provider Inquiry for eligibility, authorization and to file claims.

Out-of-network providers:

- **Eligibility,** call Provider Inquiry.
- **Medical authorization: 1-800-392-2512**
- **Pharmacy prior authorization: 1-800-437-3803**
- **Process claims** through your local Blue Cross Blue Shield plan.

For Provider Inquiry, call:

- **Physicians/professionals: 1-800-344-8525**
- **Hospitals/facilities: 1-800-249-5103**

For Dental Customer Service, call: 1-888-826-8152



Thank you for being a Blue Elect Plus member.