



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.

HSA Bank



# 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. This may be a little different than other health plans you've had in the past. So, this guide will help you understand how it all works.



HEALTH PLAN



HEALTH SAVINGS ACCOUNT



VALUABLE RESOURCES



WORRY-FREE HEALTH CARE



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 ID card.



## Your 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. This 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. You're covered for everything from office visits and maternity care to inpatient and outpatient hospital care.

You're responsible for paying for covered services until you meet your deductible. Once you reach your deductible, you will 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 Blue Cross mobile app to learn what's covered by your specific health plan and your plan's deductible, coinsurance and copayment requirements before you receive services.

- **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 much more, is covered at 100%, meaning you won't have to pay out of pocket when receiving services in the network.

Log in to your member account at **bcbsm.com** or on the Blue Cross 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, urgent care and emergency room visits.*

***Deductible:** A set amount you pay for most covered services before your health 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 set up a health savings account, or HSA, to set money aside to pay for current health care expenses or save for future retirement health care needs. Once you've selected your health plan, you'll receive a welcome kit from HSA Bank with information about how to enroll in and use your HSA.

## HSA BASICS

- An HSA is like a 401(k), allowing you to invest and plan for current and future health expenses.
- 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 may 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 do not expire.
- Once you turn 65, you can use money in the account to pay for non-medical expenses. You'll just need to pay income taxes.

Don't get caught with big medical bills. Contribute to your HSA and start saving today. For more information about HSAs, visit [IRS.gov](https://www.irs.gov).\*



## What is a qualified expense?

*An expense paid for health care as described in Section 213(d) of the Internal Revenue Code. This can include medical services that may not be covered by your health plan, certain prescriptions, some over-the-counter drugs, long-term care insurance, and dental and vision care. Visit [hsabank.com/hsabank/learning-center/irs-qualified-medical-expenses](https://hsabank.com/hsabank/learning-center/irs-qualified-medical-expenses) \* for a list that can be used as a reference to help determine whether an expense is qualified.*

# 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 will receive an *Explanation of Benefit Payments* statement, or EOB. Any out-of-pocket charges you may owe will appear on your EOB. 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 is not 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 BLUE CROSS MEMBER ACCOUNT

Your Blue Cross member account is a useful tool to help keep track of your HSA. Register or log in to your member account from the Blue Cross mobile app or at **bcbsm.com** to check your account balances, recent activity, coverage information, deposits, withdrawals, eligibility and much more.

POWERED BY



## About HSA Bank

*HSA Bank is an independent company supporting Blue Care Network by administrating your HSA and providing HSA services.*

*HSA Bank is an industry-leading HSA administrator.*



## Your valuable resources

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

### CASH IN ON DISCOUNTS

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

- *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 ID card at participating local retailers or use an offer code online. Check out a full list of discount offers through your Blue Cross member account at [bcbsm.com](http://bcbsm.com) or on the Blue Cross 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 Blue Cross 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
- View your virtual ID card
- Manage your HSA and much more

Access your member account anytime, anywhere at [bcbsm.com](http://bcbsm.com) or through the Blue Cross 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. Just call the number on the back of your Blue Care Network ID card.

## GET CONNECTED TO HEALTH AND WELL-BEING

*Blue Cross® Health & Well-Being* 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 Blue Cross member account at **bcbsm.com** or the Blue Cross mobile app.



### What's next?

Now 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](https://bcbsm.com) (log in as a member) or use the Blue Cross mobile app

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

Questions about your HSA?

Call: HSA Bank Customer Contact Center at 1-877-848-0238

Visit: [bcbsm.com/hsa](https://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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HSA Bank is an independent company supporting Blue Care Network by providing health care spending account administration services.

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