



Blue Care
Network
of Michigan

Confidence comes with every card.®

Blue Elect Plus HSASM POS



The value of an HMO and the choice of where to get care

Access to care is important. That's why this point of service health care plan provides the affordability and managed care benefits of an HMO without the need for a referral. Blue Elect Plus HSA POS makes it easy for you to seek care, giving you access to BCN's large network with the flexibility of provider choice in or out of network.

If you live in Michigan

You can seek care from other physicians and specialists without a referral. However, you must first select a BCN-contracted primary care provider who'll be your health partner. Involving your primary provider at the start means you have a knowledgeable professional focusing on your total health care.

If you live outside Michigan

If you live outside Michigan, you don't need an assigned primary provider and you also don't need a referral. For in-network benefits, you need to see a BlueCard[®] Traditional participating provider who's based outside Michigan. However, we encourage you to have a BlueCard Traditional primary provider to coordinate routine and specialist care.

What you pay depends on where you go

In-network versus out-of-network providers for covered services

- **Blue Elect Plus HSA POS in-network providers** are BCN-contracted providers in Michigan and BlueCard Traditional participating providers who are based outside Michigan.* You'll pay less out of pocket when you're seen by these providers.
- **Blue Elect Plus HSA POS out-of-network providers** in Michigan don't participate with BCN. Providers outside Michigan that don't participate with a BlueCard Traditional plan are also considered out of network. You may get care from out-of-network providers, but you'll pay more.

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 services in full, and then seek reimbursement for BCN's share of the cost.

To see if a doctor is in network:

- BCN members can use their online member account at bcbsm.com or our mobile app.
- If you're not a member or don't have our app or an activated account, you should visit bcbsm.com/find-a-doctor and select *Blue Care Network (HMO and POS plans)*.
- Call BCN's Customer Service using the number on the back of your BCN member ID card.
- Call BlueCard at **1-800-810-BLUE (2583)**.

*Refer to your *Certificate of Coverage* and riders to see what BCN pays for when you travel or call Customer Service for details.

BCN only pays its share for certain services if they're in network

Some services are only included in your coverage when received from an in-network provider (see the A list). But there are also preventive services that you can receive in or out of network (see the B list).

A. In-network-only services

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

B. Preventive services both in and out of network

- Flu vaccine
- Colonoscopy
- Mammography
- Routine prenatal care

Approvals may be needed

Whether the doctor you see is in network or not, certain services require prior authorization for BCN to pay its share. Examples are hospitalization, certain radiology services and outpatient therapy. For certain services in network, the doctor coordinates the approval process. **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 approval.**

Blue Elect Plus HSA POS

Blue Elect Plus HSA POS combines a Blue Elect Plus POS plan with an HSA-qualified high-deductible health plan. Your employer may offer an HSA administered through HSA Bank or HealthEquity®, Inc. Contact your employer to see what's available to you.

What's a health savings account? An HSA is like a 401(k) account for your health care. It gives you control of health care expenses when combined with a health plan.

You can use your HSA to pay for current health care expenses and to save for future qualified medical expenses, including retiree health expenses.

Key HSA facts

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

An HSA allows you to conveniently access money in your account with an HSA Visa card.

If you're eligible for an HSA through HSA Bank* or HealthEquity** from your employer, you'll receive a welcome kit from the HSA administrator after you enroll.

Questions?

If you have questions about your Blue Elect Plus HSA POS coverage, call the Customer Service number on the back of your BCN member ID card (TTY: 711). Representatives are available from 8 a.m. to 5:30 p.m. Monday through Friday.

*HSA Bank is an independent company that provides HSA administrative services for Blue Care Network of Michigan.

**HealthEquity is an independent company that provides HSA administrative services for Blue Care Network of Michigan.