

## POINT OF SERVICE

EDUCATE

ENGAGE

EMPOWER



### 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, layered with provider choice without the need for a referral. Blue Elect Plus makes it easy for you to seek care, giving you access to BCN's vast network with the flexibility of provider choice out of network.

Once you enroll and select your primary care provider, you can seek care from other providers and specialists without a referral. However, your PCP is your health partner; involving your PCP at the start means you have a knowledgeable professional focusing on your total health care.

### If you live outside of Michigan

If you live outside of Michigan, you don't need an assigned PCP and you also don't need a referral. For in-network benefits, you need to see an out-of-state BlueCard<sup>®</sup> participating provider. However, we encourage you to see a BlueCard PCP to help 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 in-network providers** are BCN HMO contracted providers and out-of-state BlueCard-participating providers. You'll pay less out of pocket when you're seen by these providers.
- **Blue Elect Plus out-of-network providers** in Michigan don't participate with BCN. Providers outside of Michigan that don't participate with BlueCard are also considered out of network. Members may get care from out-of-network providers for covered services, but they'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 covered services in full and then you'll need to seek reimbursement for BCN's share of the cost.

Even if you aren't currently enrolled in Blue Elect Plus POS, you can still check to see if your doctor in Michigan is in-network at [bcbsm.com/find-a-doctor](https://bcbsm.com/find-a-doctor).

You'll need to click *Search without logging in* and enter your location information. You'll then need to select *Blue Care Network (HMO and POS)* under *Plans*.

For BlueCard providers, go to [provider.bcbs.com](https://provider.bcbs.com) and select the *BlueCard Traditional* plan.

## Some services are only covered in-network

Some services are only covered 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. Services covered in-network only

- 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 covered 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 by BCN to be covered. Examples are hospitalization, certain radiology services, outpatient therapy and other services. 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<sup>SM</sup> POS

Your employer may have chosen to pair a health savings account with your Blue Elect Plus medical plan.

### What is 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.

### You can open and contribute to an HSA if you:

- Are enrolled in a Blue Care Network HMO HSA-qualified high deductible health plan
- Can't be claimed as a dependent on someone else's tax return
- Aren't already enrolled in another health care plan that isn't an HSA-qualified plan
- Aren't enrolled in Medicare

Once you've enrolled in your health plan, you'll receive a welcome kit from the HSA administrator with information on how to access and use your HSA.

When you enroll in Blue Elect Plus POS, you'll receive a welcome book in the mail. This booklet will include important information about how your plan works.