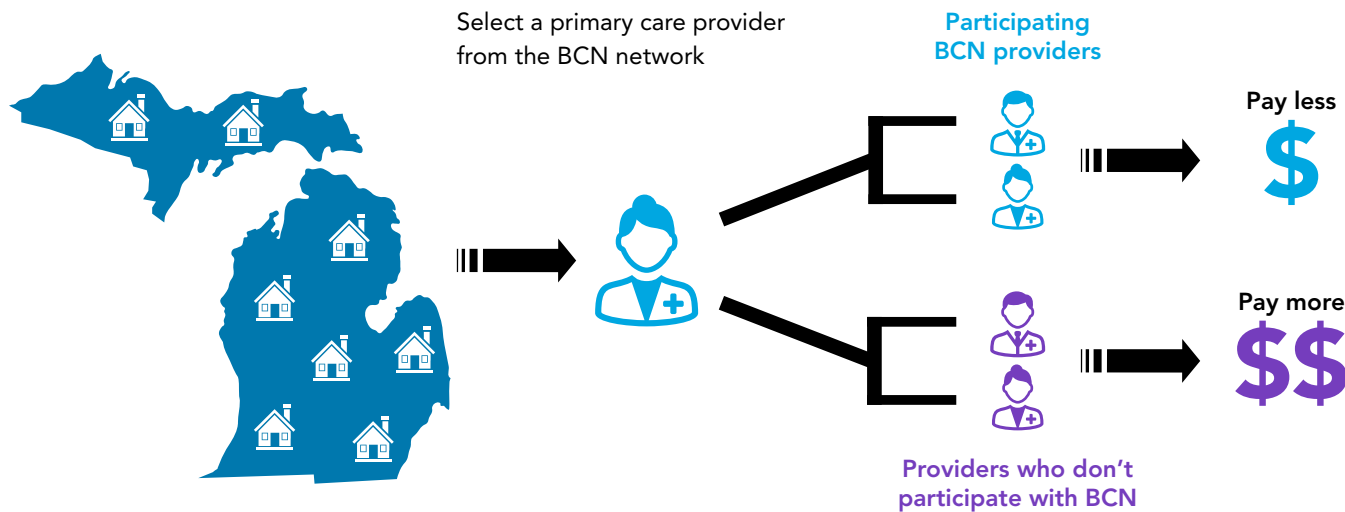


How it works

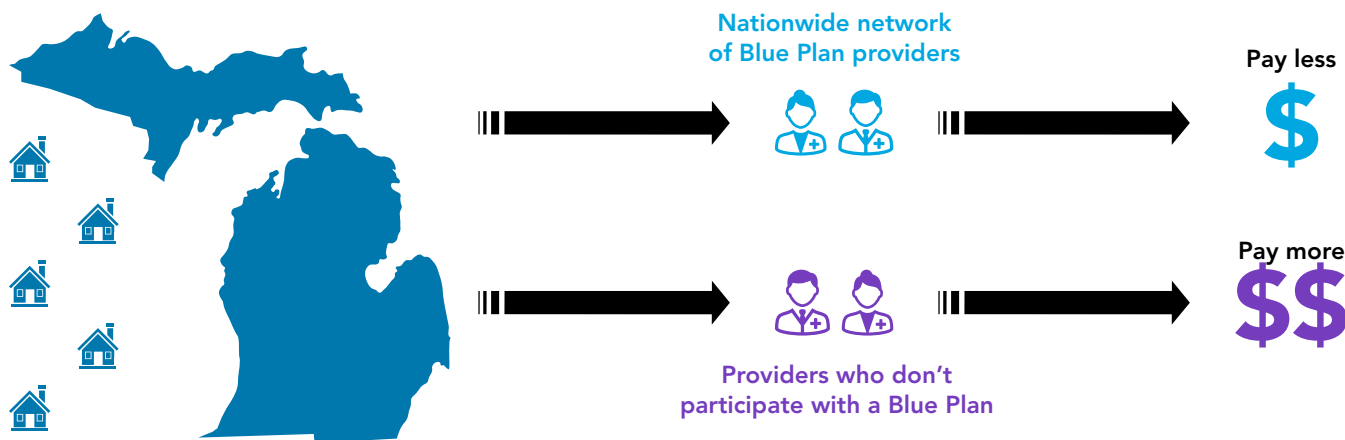
If you live in Michigan

Once enrolled, you and your family will be required to select a Blue Care Network primary care provider. **And if you need to see a specialist, such as a dermatologist or cardiologist, you won’t need a referral** from your primary care provider. You’ll pay less out of pocket for health care services when you see a participating BCN provider.



If you live outside of Michigan

Once enrolled, you don’t need an assigned primary care provider or a referral to see other health care providers. To pay less out of pocket for health care services, you’ll need to see a provider based outside of Michigan in the nationwide network of Blue Plan providers.



To see if a doctor is in network:

- Visit bcbsm.com/find-a-doctor to search for in-network providers in Michigan.
- Call 1-800-810-BLUE (2583) to locate a Blue Plan provider outside of Michigan.
- Log in at bcbsm.com or through the BCBSM app if you already have an online account.

Services that are payable in and out of network

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

A. Examples of 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
- Diabetic supplies
- Weight reduction procedures
- Chiropractic services

B. Examples of preventive services that can be received both in and out of network:

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

Checking if a prior authorization is needed

Whether a doctor is in network or not, certain services require prior authorization for Blue Care Network to pay its share. Examples include hospitalization, certain radiology services and outpatient therapy.

- For certain services provided by an in-network doctor, the doctor will coordinate the approval process.
- For certain services provided by an out-of-network doctor, you’re responsible for making sure the provider calls BCN to request approval. The provider number is on the back of your BCN member ID card.



Subscriber Name
VALUED CUSTOMER

Subscriber ID
XYH888888888

Issuer (80840)
9101000021

Group Number
XXXXXXX

Issued
12/2023

Plan
POS

RxBIN
610011

RxGrp
MiBCNRX

Blue Elect PlusSM POS

	Deductible (\$)	Out-of-Pocket Max (\$)
Network In	X,XXX/X,XXX	X,XXX/X,XXX
Out	X,XXX/X,XXX	X,XXX/X,XXX

Individual / Family

No referral required

Rx

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.
- Member PCP assignment is not required.

bcbsm.com
Customer Service: 800-662-6667
TTY/TDD: 800-257-9980
To locate participating providers outside 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

Find a Doctor: bcbsm.com