



Blue Care
Network
of Michigan

BlueCard®: Care when you travel

Blue Elect PlusSM POS and Blue Elect Plus HSASM POS

EDUCATE

ENGAGE

EMPOWER

Coverage that travels

When you're a Blue Elect Plus POS or Blue Elect Plus HSA POS member, you're always covered for emergency care with BlueCard® — across the country and around the world. Just show your BCN member ID card. You have nationwide access to BlueCard® Traditional physicians and hospitals.

Because some BCN plans pay only urgent and emergency services outside Michigan, check your coverage before receiving care. Refer to your *Certificate of Coverage* and related riders once you enroll in your plan. Or call Customer Service at the number on the back of your BCN member ID card.

BlueCard nationwide access

A suitcase icon on your BCN member ID card means you have additional travel coverage outside Michigan and within the U.S. You'll get care through BlueCard, a program through the Blue Cross and Blue Shield Association. BlueCard gives you seamless national access to 95% of physicians and 96% of hospitals that are in a Blue Traditional plan outside Michigan.

Other than the out-of-pocket expenses that your plan may require (deductible, copayments and coinsurance), you shouldn't have any up-front health care expenses if you use a BlueCard® Traditional provider for health care services included in your plan's coverage.




Once you enroll, activate your account at bcbsm.com/register. When you do, you'll be able to easily refer to your *Certificate of Coverage* and related riders for your benefit details when you travel. Or you can call the Customer Service number on the back of your BCN member ID card.

Pharmacy coverage when you travel

If your plan includes pharmacy coverage, your BCN member ID card is accepted at thousands of pharmacies nationwide, including most major chains, that participate with Blue Cross plans.



See the table below for how to get the care you need when you're away from home. Talk with your primary care provider before traveling to address any health concerns.

If you're traveling	And you need	Here's what you do
<p>In your home state</p> 	<p>EMERGENCY CARE Symptoms are severe enough that someone with average health knowledge believes immediate medical attention is needed.</p>	<p>Call 911 or go to the nearest emergency room.</p>
	<p>URGENT CARE Condition requires medical evaluation within 48 hours.</p>	<p>Go to the nearest urgent care center. To locate an urgent care center: Visit bcbsm.com/find-a-doctor and select your BCN plan; use your online member account or our mobile app; call Customer Service at 1-800-662-6667.</p>
	<p>NONURGENT CARE</p>	<p>If you live in Michigan, call your primary care provider to coordinate services that don't require immediate attention. If you're enrolled with an address outside Michigan, contact a BlueCard Traditional provider for in-network benefits.</p>
<p>In the United States but outside the state in which you live</p> 	<p>EMERGENCY CARE</p>	<p>Call 911 or go to the nearest emergency room.</p>
	<p>URGENT CARE</p>	<p>Go to the nearest urgent care center. To locate an urgent care center: Visit bcbsm.com/find-a-doctor and select your BCN plan; use your online member account or our mobile app; call Customer Service at 1-800-662-6667 or call BlueCard at 1-800-810-BLUE (2583).</p>
	<p>ROUTINE CARE To treat or monitor a chronic condition or illness.</p>	<p>Call Customer Service at 1-800-662-6667 for details about your health benefits and required authorizations. To locate a nearby BlueCard Traditional physician: Visit bcbsm.com/find-a-doctor and select your BCN plan; use your online member account or our mobile app; call Customer Service or call BlueCard at 1-800-810-BLUE (2583).</p>
	<p>OTHER SERVICES Such as: elective surgeries, hospitalizations, mental health and substance use disorder services.</p>	<p>Call Customer Service at 1-800-662-6667 for details about your health benefits and to determine which services require authorization.</p>
<p>Outside the United States</p> 	<p>EMERGENCY CARE</p>	<p>Go to the nearest emergency room. (You may be required to pay for services and then seek BCN reimbursement. <i>Get an itemized bill and medical records to speed reimbursement.</i>)</p>

Refer to your *Certificate of Coverage* and riders once you enroll in your plan to see your benefit coverage when you travel. Or, for details, you can call the BCN Customer Service number on the back of your member ID card.

The Blue Cross and Blue Shield Association is an association of independent, locally operated Blue Cross and Blue Shield companies.