

What to consider when choosing a PPO plan

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Choosing a health care plan can be challenging. There are options, a lot of information and, of course, the unknown. You may be concerned about making the choice because you can't predict the future and want to make sure you and your family have the coverage they need when they need it.

That's where Blue Cross Blue Shield of Michigan can help.

Below is a list of questions you'll want to think about when selecting a health care plan.

What to consider	Where to go for more information	Why it's important
Is my doctor in the network?	Blue Cross members can log in to their member account. If you are not yet a Blue Cross member, visit bcbsm.com/find-a-doctor .	Going to an in-network health care provider can help save you money on services and your out-of-pocket costs.
Do I currently take medications? If so, does my plan cover them?	Blue Cross members can log in to their member account and look up your plan's formulary. If you are not yet a Blue Cross member, go to bcbsm.com and search "drug lists" to see more information.	You want to be sure your plan offers prescription coverage for your medications.
Do I travel a lot?	Blue Cross has you covered with a nationwide network of physicians and hospitals.	Having Blue Cross means you'll have access to our huge network that goes where you go.
What preventive services does my plan have?	Preventive services help you get and stay healthy. They include things like immunizations and well visits. Go to bcbsm.com and search "preventive services" to see a complete list.	Most preventive services are covered at low or no cost to you. Everything you need to know about your benefits is available by logging in to your member account at bcbsm.com

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<p>We're thinking of starting a family soon. What do we need to know?</p>	<p>Members can find out information about all benefits (including maternity) by logging in to your member account at bcbsm.com where you'll see your benefits, the in-network and out-of-network coverage and any out-of-pocket cost information.</p>	<p>Knowing your benefits is always important but especially for services like maternity care or surgeries. These services can cost a lot, so it's important for you to understand what's covered and what your out-of-pocket costs could be.</p>
<p>I have a health condition that I need to manage — what do I need to think about when selecting a plan?</p>	<p>Make sure all your doctors and specialists are located in network to help control costs.</p> <p>If you already have a Blue Cross plan, go to bcbsm.com, register as a member and use our <i>Find Care</i> tool.</p> <p>If you don't have a Blue Cross plan, visit bcbsm.com/find-a-doctor.</p> <p>Members can find health and well-being benefits in their member account by logging in and selecting <i>Programs & Services</i>.</p>	<p>Ongoing, or chronic, conditions can be complex and difficult to manage. Taking advantage of everything a Blue Cross plan has for you is a good step to helping you get and stay healthy.</p>
<p>I'm thinking about a local network, because it's the lowest cost option.</p>	<p>Great. When choosing a local network, make sure your doctors are included in that network. Also make sure that the location of the network is conveniently located for you and your family so you don't have to travel far.</p>	<p>Understanding your options makes it easier to choose a plan that's just right for you and your family.</p>

Other great tips:

- You may not know where to start when selecting a plan. A good idea is to look at how much you spent last year and on what.
- Current Blue Cross cardholders can log in to **bcbsm.com** or the mobile app to view your claims summary. Then look at your plan choices and see which one is right for you.
- If you aren't a current Blue Cross cardholder, you may be able to get this information from your current health care plan.