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Understanding your health care plan

Your online **Blue Cross member account** can help you understand how your plan works — and how to get the most from it.

Here's an example: Lisa strains her knee while running. Her doctor recommends physical therapy twice a week for roughly two months to strengthen the ligaments surrounding her knee.* Lisa asks herself:



"Am I even covered for physical therapy?"

Lisa checks her account to see if her plan covers physical therapy. She's allowed up to 20 visits each year.



"But how close am I to reaching my annual deductible?"

Lisa has an annual deductible of \$2,600. Her account shows she needs to pay \$1,000 to meet the deductible before her health plan will pick up most of the remaining cost.*



"Can I pay for my portion out of my health spending account?"

Lisa's account shows she has enough to cover her portion of physical therapy. Because she's had few health expenses during the year, she also has enough to pay for the deductible and qualified medical expenses her plan doesn't cover.



"Who do I see?"

Lisa's doctor recommends a physical therapist who's close to Lisa's home. Before making an appointment, Lisa checks her account for more details. She sees he's accepting new patients and takes her plan. Lisa schedules an appointment.

Lisa saves money and has the peace of mind that she'll receive great care. You can, too.

*Illustrative example, not actual medical advice. Check your plan for cost and coverage details.

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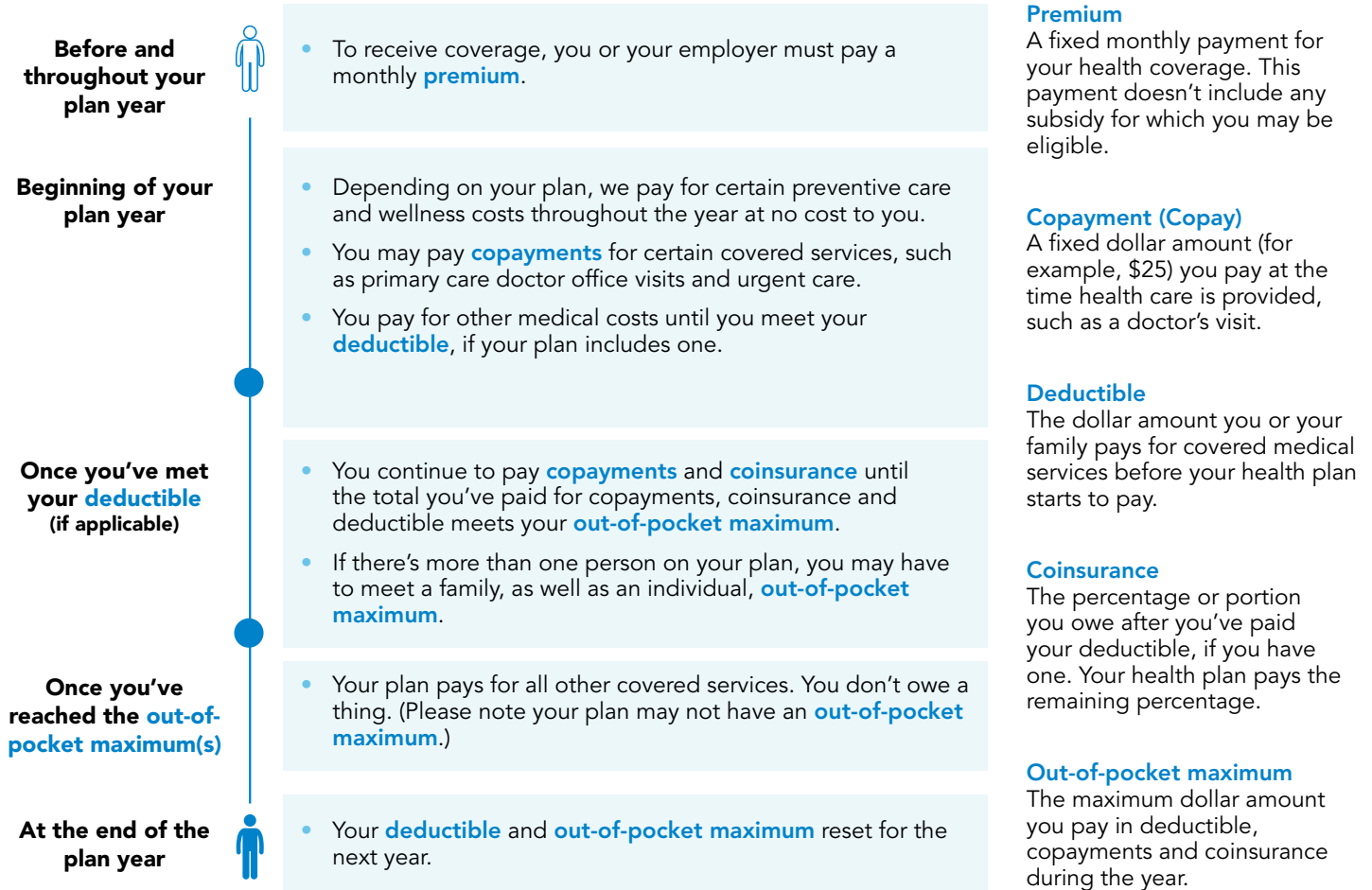
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Blue Cross Blue Shield of Michigan and Blue Care Network received the highest score in Michigan in the J.D. Power 2020 U.S. Member Health Plan Study of customers' satisfaction with their commercial health plan. Visit jdpower.com/awards

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