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READY  
TO HELP



# Get to know your plan with your member account

Your **member account** can help you understand your plan — how it works and what it covers.

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



## "Does my plan include physical therapy?"

Lisa checks her account to see if physical therapy is a benefit under her health plan. She's allowed up to 20 visits each year.



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

Lisa has a deductible of \$2,600. Her account shows she needs to pay \$1,000 to meet the deductible before her health plan will pay 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 pay 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 that aren't paid by her plan.



## "Who do I see?"

Lisa's primary care provider 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.

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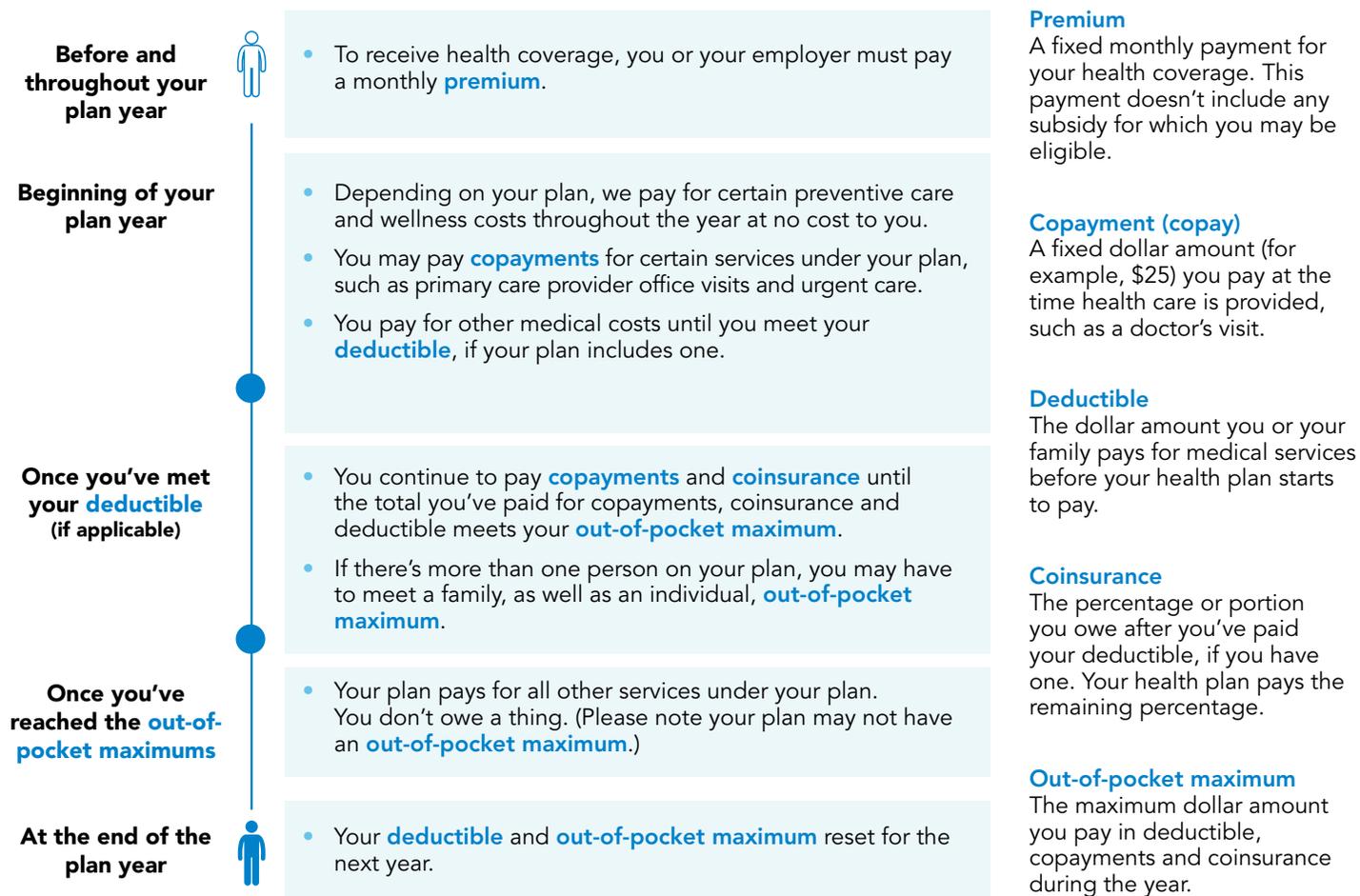
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\*Illustrative example, not actual medical advice. Check your plan for cost and coverage details.

## Learn the terms and how your plan works



Ask MIBlue Virtual Assistant<sup>SM</sup> to help you find answers fast to questions about your plan.

Log into your member account at [bcbsm.com](https://bcbsm.com) or use our **mobile app**.

If you need help registering for your account, call the Web Support Help Line at **1-888-417-3479**.

For details about our app, go to [bcbsm.com/app](https://bcbsm.com/app).

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