

This is a summary of BCN products that is general in nature. It should not be used to determine a member's benefits. BCN recommends that each time a member presents for services the provider check the eligibility and benefits for that member. BCN providers can use any of the following options to determine whether a member is eligible for services and whether a service is a covered benefit: web-DENIS, the PARS automated telephone system and Provider Inquiry. A member's eligibility, covered benefits and physician assignment may all change over time.

BCN HMO products for groups (standard BCN ID card)

Product name	Prefix	Product information
BCN HMOSM	XYH or XYV	BCN HMO coverage options include BCN1, BCN1LG, BCN5 ¹ , BCN10 ¹ , CLSSLG ¹ and CLSSSM ¹ . Different riders may be added to cover various services. Different deductibles, copayments and coinsurance may apply.
BCN Healthy Blue LivingSM HMO BCN Healthy Blue Living HMO BasicSM	XYH or XYV	For both Healthy <i>Blue Living</i> plans, a standard benefit level and an enhanced benefit level — with lower out-of-pocket costs — are available. For both plans, the primary care physician must complete and electronically submit the <i>Blue Care Network Qualification Form</i> . For BCN Healthy Blue Living HMO¹ , the subscriber must complete an online health assessment. The subscriber's compliance determines benefit status for all members. For BCN Healthy Blue Living HMO Basic¹ , the subscriber or the subscriber and spouse must complete the online health assessment. A, B and C scores don't apply. Failure to comply affects the benefit status for all members.
BCN HRASM HMO	XYH or XYV	BCN HRA HMO¹ offers a full spectrum of health care. Through the employer-funded health reimbursement arrangement, members are assisted in paying for qualified medical expenses.
BCN HSASM HMO	XYH or XYV	BCN HSA HMO¹ combines a high-deductible health plan with a tax-advantaged health savings account. Members pay deductible, copayments and coinsurance until the out-of-pocket maximum is met. After that, eligible services are covered in full for the rest of the year.
BCN Local NetworkSM Southeast	XYH	BCN Local Network Southeast is offered in Wayne, Oakland and Macomb counties. The provider network includes Ascension Health-affiliated primary care physicians and specialists and these seven hospitals: Crittenton; Providence Park Novi; Providence Southfield; St. John Hospital and Medical Center, Detroit; St. John Macomb-Hospitals in Madison Heights and Warren; and St. John River District Hospital in East China Township. Members select a primary care physician from this network. Standard Southeast region referral, authorization requirements apply.
BCN Local NetworkSM West	XYH	BCN Local Network West is offered in Kent, Muskegon and Oceana counties. The provider network includes Mercy Health-affiliated primary care physicians and specialists and these four hospitals: Mercy Health Hackley; Mercy Health Lakeshore; Mercy Health Muskegon; and Mercy Health St. Mary's. Members must select a primary care physician from this local network. Services provided outside the local network require a referral from the primary care physician. All authorization requirements apply.
BCN Routine CareSM HMO	XYH or XYV	For BCN Routine Care HMO members, most services are subject to the deductible and coinsurance except for preventive and lab / pathology services, which are covered at 100 percent, and primary care visits and Tier 1A / 1B drugs, which are covered with a copayment.
Blue Elect Plus Self-Referral OptionSM	XYH or XYV	Blue Elect Plus Self-Referral Option² members can choose a hospital or practitioner within the state of Michigan, whether those providers are affiliated with BCN or not. Members must first select a BCN primary care physician. They can then seek care from other providers without a referral. Members pay the most for services from providers not affiliated with BCN or any Blues plan.
Medical deductible products	XYH or XYV	Medical deductible products¹ offer standard HMO coverage that includes a deductible payment for some services. Preventive services are not subject to the deductible. Different copayments and coinsurance apply.

¹ May be subject to PCP Focus, BCN's local network, for members in the following Michigan counties: Bay, Calhoun, Clinton, Eaton, Genesee, Ingham, Kalamazoo, Kent, Livingston, Macomb, Monroe, Muskegon, Oakland, Ottawa, Saginaw, Shiawassee, St. Clair, Van Buren, Washtenaw and Wayne. ² Provider network includes all BCN providers and non-BCN Michigan providers.

BCN HMO self-funded HMO products (The name of the unique plan may appear on the ID card.)

Product name	Prefix	Product information
Self-funded products	XYX (XYD for Medicare self-funded contract)	With BCN's self-funded products , the employer assumes the risk for claim costs and pays an administrative fee for the services and programs (such as health education and chronic condition management). BCN processes the claims. Numerous self-funded plans are available, but only some have a designated provider network attached to them. These include but are not limited to: Trinity Health, Michigan State University and U-M Premier Care. Care rendered outside the designated provider network may require plan approval and typically results in higher out-of-pocket costs for members.

BCN HMO products for individuals (MyBlueSM appears in the upper right of the card. The product name appears in the lower left.)

Product name	Prefix	Product information
Blue Cross[®] Metro Detroit HMO	XYB or XYW	Blue Cross Metro Detroit HMO is available to Oakland, Macomb and Wayne county residents. Members must choose a primary care physician from the Blue Cross Metro Detroit HMO provider network, who will refer them for appropriate specialty and hospital care. For care within the statewide BCN provider network, standard BCN referral and clinical review requirements apply. Care rendered outside the statewide BCN provider network requires submission of an authorization request to BCN. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.
Blue Cross[®] Preferred HMO	XYB or XYW	Blue Cross Preferred HMO members have a broad choice of physicians and hospitals from BCN's entire HMO network. The member's primary care physician coordinates care and refers the member to specialists when necessary. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.
Blue Cross[®] Select HMO	XYB or XYW	Blue Cross Select HMO is available to residents of all the counties included in the PCP Focus network. Members select their primary care physician from within the entire PCP Focus network and can access specialists and hospitals from across BCN's entire HMO network. The primary care physician coordinates care and refers the member to specialists when necessary. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.

Products related to government programs (Some have unique ID cards.)

Product name	Prefix	Product information
BCN AdvantageSM HMO-POS	XYK	BCN Advantage HMO-POS offers Medicare Advantage products in 70 counties in Michigan. They provide coverage for Medicare-covered services and offer additional prevention and wellness care. Group products and Basic, Elements, Classic and Prestige individual products are available. All members have the BlueCard [®] travel benefit. Members must select a primary care physician from within the BCN Advantage HMO-POS provider network. Care provided by a provider outside this network requires a referral from the primary care physician and authorization from the plan. Providers should bill BCN Advantage, not Medicare.
BCN AdvantageSM HMO ConnectedCare	XYK	BCN Advantage HMO ConnectedCare³ is a Medicare Advantage product for individuals who reside in Arenac, Genesee, Iosco, Kalamazoo, Livingston, Macomb, Oakland, Saginaw, St. Clair, Washtenaw or Wayne county. Members must select a primary care physician from within the BCN Advantage HMO ConnectedCare provider network – physicians affiliated with Together Health (Trinity and Ascension) -- who will refer them for appropriate specialty and hospital care. Care rendered outside this provider network requires authorization by BCN.
BCN AdvantageSM HMO HealthySaver BCN AdvantageSM HMO HealthyValue	XYK	BCN Advantage HMO HealthySaver³ and BCN Advantage HMO HealthyValue³ are for individuals who reside in Arenac, Genesee, Iosco, Kalamazoo, Kent, Livingston, Macomb, Muskegon, Oakland, Oceana, Ottawa, Saginaw, St. Clair, Washtenaw or Wayne county. These products vary in coverage levels and out-of-pocket costs. For both products, the provider network consists primarily of physicians affiliated with Mercy Health in the West region and Together Health (Trinity and Ascension) in the East and Southeast regions. Care outside the designated provider network requires a referral from the primary care physician and authorization from BCN.
BCN AdvantageSM HMO MyChoice Wellness	XYK	BCN Advantage HMO MyChoice Wellness³ is a Medicare Advantage product for individuals who reside in Kent, Muskegon, Oceana and Ottawa counties. Members select a primary care physician from within the MyChoice Wellness network (consists of physicians affiliated with Mercy Health), who will refer them for appropriate specialty and hospital care. Care provided outside this network, requires authorization by BCN.
BCN 65SM	XYF (XYD for self-funded)	BCN 65 is a commercial HMO product that is secondary to Medicare. BCN 65 covers Medicare copayments, coinsurance and deductible and provides some additional benefits such as preventive care. Providers should bill Original Medicare first.
MyBlue MedigapSM	XYJ	MyBlue Medigap⁴ offers non-HMO Medicare supplemental products. Members can see any provider who accepts Medicare. No primary care physician is assigned. No referrals or authorizations are required. Providers should bill Original Medicare first.

³ Provider network for this product is separate from the standard BCN Advantage provider network.

⁴ Provider network is all providers who accept Medicare.