Thank you for being a Blue Cross member. We encourage you to use the information in this flyer to learn more about your health care coverage and the resources available to you.

Your benefits

Your coverage gives you access to quality care through an extensive network of hospitals, doctors and specialists. Your provider network is listed on your Blue Cross member ID card.

Now that you’re enrolled, you’ll pay 100% for most of your medical and prescription drug expenses until you reach your deductible.

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<th>IF YOU HAVE THE HSA PLAN …</th>
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| Once you’ve met your deductible, your health plan pays 100% of the costs for most covered in-network services — except for emergency room visits. After you’ve met your deductible, you’ll pay $200 for each ER visit. The copayment is waived if you’re admitted to the hospital. | • Once you’ve met your deductible, you continue to pay 20% coinsurance in network until you reach your out-of-pocket maximum.  
• Once your out-of-pocket maximum is reached, your health plan pays 100% of the costs for most covered in-network services. |

Health Savings Account (HSA)

WageWorks® administers your HSA, which is a great way to save for health care expenses. If you haven’t already set up your payroll contributions, it’s not too late. You can start, stop or change your contributions anytime.

Preventive care services

Many in-network preventive care services, like your annual physical exam, health screenings and immunizations, are covered 100% with no deductible or coinsurance.

For more information

• Go online: Visit myfordbenefits.com for full details about your medical and prescription drug coverage, your HSA, and a complete list of preventive care services.

• Call: The Ford National Employee Services Center (NESC) is available at 1-800-248-4444 Monday through Friday from 9 a.m. to 9 p.m. Eastern time.
Your Blue Cross member ID card

The information on your card will help you and your covered family members access your medical and prescription drug benefits.

For medical services: Simply present your member ID card to your health care provider.

For prescription drugs: Simply present your member ID card when you visit a pharmacy to access your benefits, which are managed by Express Scripts Inc. (Home delivery benefits are also provided by Express Scripts.)

Your name appears as the Enrollee Name. Member ID cards will only have your name on them, but they can be used by all family members covered by your Blue Cross health plan.

Your helpful tools and services

Customer Support
Medical benefits and retail prescription drugs: Call 1-800-336-7794
Home delivery prescription drugs: Call 1-800-778-0735

Blue Cross member account
Register or log in to keep track of your health plan from our mobile app or at bcbsm.com.
Don’t have our mobile app? Search BCBSM in the App Store® or Google Play™ to download it.

Choices for care
When it’s not an emergency, you have smart choices for convenient health care. Learn more at bcbsm.com/fordcare.

Behavioral health
New Directions provides around-the-clock support for understanding your behavioral health benefits and treatment options, and it connects you with behavioral health professionals. Contact New Directions to get started at 1-800-762-2382 or ndbh.com.

Blue Cross® Coordinated Care
This program helps identified members who agree to participate better manage a chronic or complex condition. Registered nurses work directly with program participants to help develop a care plan and connect them to the right care to meet their specific needs. If you’re identified for the program, one of our registered nurses will call you to get started. If you have questions, call 1-800-775-2583 (BLUE).

Castlight
Make the most of your benefits. See a breakdown of your benefits and costs, discover well-being programs and resources, and get rewarded for the healthy things you do. Register at mycastlight.com/ford or on the Castlight mobile app.

1Blue Cross Blue Shield of Michigan does not own or control this website.
2Express Scripts is an independent company supporting Blue Cross Blue Shield of Michigan by providing retail and mail order prescription drug services.
3New Directions is an independent company that provides behavioral health services for Blue Cross Blue Shield of Michigan.
4Castlight is an independent company that provides transparency tools for Ford Motor Company employees.