Non-Medicare Blue Preferred® PPO

Resource Guide
Put your coverage to work

Michigan Public School Employees’ Retirement System
www.bcbsm.com/mpsers
Thank you for choosing Blue Cross Blue Shield of Michigan

We want you to know we’re happy you chose our medical plan. Whether you joined for the first time this year or have been with the Blue Cross Blue Shield of Michigan family for years, you might be wondering what you should do to make the most out of your coverage this year. Here’s an easy guide to get you up to speed so you can start taking advantage of your plan coverage.

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Make the most out of your plan

Following these tips will help you get the most out of your new plan.

■ **Remember your Blue Cross membership ID card.**
  New members: If you haven’t already received your new Blue Cross membership ID card in the mail, it will arrive soon. Show your doctor and other providers this card every time you need care.

■ **Register for an online Blue Cross member account.**
  Track your health care spending, sign up to receive your Explanation of Benefits electronically, and take advantage of exclusive member discounts by registering in the secured member section of bcbsm.com/mpsers. You’ll need your Blue Cross membership ID card when you first sign up.

■ **Find a doctor.**
  You have a nationwide preferred provider organization (PPO) medical plan. The Blue Preferred PPO plan offers a network of medical care professionals selected for their quality of care and ability to provide cost-effective services. You pay less out of pocket when you use PPO network providers. To locate network providers, including patient-centered medical home (PCMH) doctors, use the Find a Doctor tool on the BCBSM mobile app or at bcbsm.com/mpsers.

■ **Consider working with a patient-centered medical home doctor.**
  Patient-centered medical home doctors believe in a team approach to medical care. Your PCMH doctor will lead a team of health care professionals dedicated to providing you with the care you need. Other advantages you’ll experience include:
  • 24-hour access to your PCMH care team
  • Coordinated care with your other doctors
  • Personalized strategies for managing your health
  To find a patient-centered medical home:
  — Visit bcbsm.com/mpsers and click on Find a Doctor.
  — Next, click on Get Started. Enter your username and password. If you haven’t registered, click Register for a new account and follow the instructions to create your account.
  — Click on the arrow next to Your Plan.
  — Select Employer Group Plans, then choose PPO Plans.
  — Enter your search criteria then click Search.
  — Filter your search results by checking the “PCMH” box on the left.

■ **Visit your doctor for an annual routine physical.**
  Your retirement system medical plan covers a routine physical exam and standard, routine labs done in conjunction with the physical exam once per calendar year at no cost to you in the PPO network. Keep in mind that if you receive other services and non-routine laboratory tests during this visit, you may have out-of-pocket costs. Refer to the 2020 Summary of Benefits and Your 2020 Benefit Guide booklet for more information about covered services at bcbsm.com/mpsers.

Expect to hear from us

**Best of Health newsletter**
  The Best of Health quarterly newsletter aims to help you understand your medical coverage, improve nutrition and fitness, manage chronic conditions and more. Visit bcbsm.com/mpsers and select For Members and click on Newsletters to view the latest issue or sign up to receive your newsletter electronically.

**Surveys**
  You may receive surveys asking for your opinion about your retirement system medical plan, our network doctors and the care you receive. We’re always looking for ways to provide better coverage and service.
  Your answers are confidential. They don’t affect your coverage or costs. We appreciate your honest feedback.

**Find it online**
  You can find this resource guide, Your 2020 Benefit Guide, and past issues of the Best of Health newsletter online at bcbsm.com/mpsers.
Know where to go for care

When it's not an emergency, you have choices for when and where to get health care. Know your options so you can get the treatment you need, right when you need it. Costs vary for each care option, so it's important to think about what kind of care you really need:

**24-Hour Nurse Line**
Talk to a registered nurse at no additional cost, anytime day or night, when you have questions about an illness or injury. The nurse line can help you with determining if you can treat things at home. Call 1-800-775-BLUE (2583). TTY users should call 711.

**Primary care provider**
Call your primary care provider first when you’re not feeling well. He or she knows you best and understands your health history. A patient-centered medical home (PCMH) is a care team led by a primary care doctor that focuses on your health goals and needs. They offer 24-hour access to your medical team and a personalized approach to managing your health.

**Online Visits**
Connect online with a doctor or therapist when your primary doctor is unavailable by using a smartphone, tablet or computer. Visit www.bcbsmonlinevisits.com or call 1-844-606-1608.

**Urgent care centers**
Get non-emergency, in-person care conveniently, after hours or on weekends. You can save money by seeing your doctor or going to urgent care for conditions that aren’t life-threatening but need more than home remedies.

**Emergency room**
For serious or life-threatening illnesses or injuries. Emergency rooms cost more because they are equipped to handle trauma and life-threatening situations such as heart attacks, strokes, broken bones and serious injuries.

Remember to coordinate all care through your primary care provider. You are not limited to the providers available via Blue Cross Online Visits™. You can also receive primary care physician services and behavioral health services online or by phone directly from a network provider that offers telehealth services.

Blue Cross Online Visits is powered by American Well®, an independent company that provides online visits for Blue Cross Blue Shield of Michigan and Blue Care Network members.

Online Visits

Convenient online care for body and mind

It's as simple as using your smartphone, tablet or computer anywhere in the U.S. to meet with:

- A doctor for minor illnesses such as a cold, flu or sore throat when your primary care doctor isn’t available.
- A behavioral health professional or psychiatrist to help work through different challenges such as anxiety or grief.

**Fast and convenient**
- Download the BCBSM Online Visits™ app
- Visit www.bcbsmonlinevisits.com
- Call 1-844-606-1608, 24 hours a day, seven days a week. TTY users should call 711.

LivingWell program

LivingWell is a program that helps you track your health, identify areas for improvement and work on an action plan with your doctor. If you’re a new member, you’ll have an opportunity to participate in the LivingWell program in the fall. LivingWell is a program that encourages you to maintain a healthy lifestyle and rewards you for completing the steps below:

1. **Choose a primary care physician.**
   A primary care physician will help you manage your health by keeping track of any conditions you may have and your progress toward health goals. Choosing a doctor within the PPO network can reduce your out-of-pocket costs. Locate network doctors using the Find a Doctor tool on the BCBSM mobile app or at bcsbm.com/mpers.

2. **Complete the LivingWell questionnaire.**
   The LivingWell questionnaire asks simple questions on topics such as exercise and nutrition to help give you an idea of your overall health. Complete the questions and include your primary doctor’s name in the space provided.

3. **Get an annual routine physical.**
   Visiting your doctor for an annual physical is the best way to catch potential health issues early. Your retirement system medical plan covers a routine physical and standard, routine laboratory tests done in conjunction with your physical once per year at no cost to you in the PPO network. However, you may be responsible for the cost of other routine laboratory tests and services your doctor recommends during your visit. If you have questions about which tests are covered at 100 percent and which have out-of-pocket costs, call Blue Cross Customer Service at 1-800-422-9146, Monday through Friday 8:30 a.m. to 5 p.m. Eastern time. TTY users should call 711.

   To get the most out of the LivingWell program, select a patient-centered medical home doctor as your primary care doctor in Step 1.

   Each year, you’ll have a chance to lower your annual deductible by participating in the LivingWell program. You’ll receive information about the LivingWell program in the mail from Blue Cross in the fall.
Manage your plan anytime, anywhere

Online member account
An online account at bcbsm.com/mpsers lets you choose what’s best for you. Everything you need to manage your medical plan – and your health – is all in one secure place. Register for an account at bcbsm.com/mpsers and log in to:

- **Check your balances**
  See a snapshot of your plan pulled together in one clear view. Easy-to-understand, time-saving charts show your deductible and coinsurance maximum.

- **Monitor your claims activity**
  View recent claims activities, including how much your plan covers and how much you’ll owe. You can check claims activity as far back as two years or narrow your search results to find exactly what you’re looking for.

- **Go paperless**
  Each month that you receive services, you’ll receive an Explanation of Benefits statement that shows which services your retirement system medical plan paid for, any services they did not pay for and why, as well as any charges you may owe. To help you stay organized and avoid the clutter, you can sign up to receive e-mails when a new EOB statement is posted in your online member account. By signing up to receive electronic EOBs, you’ll stop receiving paper EOBs in the mail and start getting them faster.

  Going paperless is easy. Here’s how:
  1. Go to bcbsm.com/mpsers. Click Log in. Enter your username and password. If you haven’t registered, click Register Now and follow the instructions to create your account.
  2. Click on Account Settings at the top.
  3. Click on Paperless Options on the left.
  4. Under Choose Delivery Method, click on (Change) to select paperless delivery of the documents you want to get online.
  5. To the right, confirm the email address displayed is where you want to receive notifications.

**Informational webcasts at bcbsm.com/mpsers**
Check out the webinar library at bcbsm.com/mpsers to view educational videos on topics to help you understand your retirement system medical plan. Topics include Diabetes: Don’t Sugarcoat It and the MPSERS Medical Plan Seminar. You can also find information about managing chronic conditions and the Blue Cross Patient-Centered Medical Home Program.

To access the webinars:
- Visit bcbsm.com/mpsers.
- Click on For Members at the top of the page.
- Click on Webinars.

Access your plan on the go with the Blue Cross mobile app
The Blue Cross Blue Shield of Michigan mobile app provides the tools and features to help you access information and make informed decisions from the convenience of your smartphone. From seeing where you stand with your deductible and coinsurance maximum, to reviewing claims, to finding the best doctor or place to go for treatment – count on our mobile app to give you the information you need – when and where you need it.

**These are just some of the app’s features:**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit details</td>
<td>See what your plan covers so you’re more informed when you need care.</td>
</tr>
<tr>
<td>Cost share</td>
<td>Know how much you’ve paid toward your deductible and your coinsurance maximum.</td>
</tr>
<tr>
<td>View claims and EOBs</td>
<td>See what your providers charged and why, before you pay. Quickly filter and search claims by time frame, member, service type or provider.</td>
</tr>
<tr>
<td>Find a Doctor</td>
<td>Find a doctor or hospital in the PPO network.* Search by location, PCMH doctors, specialties, quality recognitions and extended office hours. You can even get GPS-enabled directions to help you get there fast.</td>
</tr>
<tr>
<td>Virtual membership ID card</td>
<td>Show your virtual membership ID card to your doctor so they have the information they need to look up your coverage.</td>
</tr>
</tbody>
</table>

Search “BCBSM” in the Apple® App store or Google® Play and download it today.**

*Always call providers before visits to confirm they’re in network.

**All members with an Android OS 4.5 or higher and iPhone iOS 7.1.2 or higher smartphone.
Take charge of your health

You have coverage that works for you at every stage. Your benefits aren’t just for when you’re feeling sick or coping with a chronic condition. They can help you take charge of your health.

Complex Chronic Condition Management

Get personal help to better manage conditions such as:
- Diabetes
- Heart failure
- Chronic obstructive pulmonary disorder
- Coronary artery disease
- Asthma

If you’re eligible for Complex Chronic Condition Management, a team of registered nurses, social workers and registered dietitians work with you to help you manage your condition through a unique combination of coordinated care, education and support with treatment plans.

Case Management

You may benefit from Case Management if you have a complex medical condition, multiple chronic conditions, or injuries and illnesses with serious, long-term effects.

A dedicated nurse case manager will work with you, your family and your treating physician to:
- Coordinate your care
- Inform you about your disease and treatment options
- Provide information about Blue Cross doctors and hospitals
- Refer you to community resources
- Find specialty medical devices and equipment

24-Hour Nurse Line

Should you head to the nearest emergency room, talk to an online doctor or call your primary care doctor in the morning? With the 24-Hour Nurse Line, registered nurses are ready to answer your medical care questions and help you with determining your options for care, 24 hours a day, seven days a week.

You can talk to a nurse about:
- Symptom management – Get help assessing your symptoms to determine the level of care and medical follow-up you need.
- Health information – Whether it’s as simple as how to use a glucose monitor or as complex as learning about a specific condition or surgical procedure, a registered nurse is ready to answer your medical care questions and concerns.
- Audio health library – Listen to audio presentations for a variety of topics about preventing and managing illnesses.

Just call 1-800-775-BLUE (2583) and listen for the prompts to speak with a nurse.

Online wellness resources

The tools you need for better health are a click away

Blue Cross Health & Wellness online resources, powered by WebMD®, give you access to a broad range of health and wellness information and tools. Best of all, they’re available at your fingertips 24 hours a day, every day. Just log in to your member account at bcbsm.com/mpers then click Health & Wellness to get started.

Symptom checker

Use this interactive tool to help you determine what to do about your symptoms.

My Health Assistant

My Health Assistant recommends the Digital Health Assistant programs that are best for you based on your personal health and wellness goals. The following Digital Health Assistant programs are available:
- Conquer Stress
- Eat Better
- Enjoy Exercise
- Lose Weight
- Quit Tobacco
- Feel Happier

The Daily VictorySM and Weigh Today apps

Download these WebMD apps to your mobile device then easily sync them with the Blue Cross Health & Wellness site to start making small changes in your exercise habits and weight.

Recipes

Find more than 400 tasty and healthy recipes that can help you meet your nutritional needs.

Health record

Store, maintain, track and manage your health information in one central, private and secure location.

Health trackers

Chart your measurements over time. There are trackers for exercise, steps, diet, sleep, mood, pain and tobacco use.

Document library

Easily upload and store your health care documents.

WebMD HealthTopicsSM

This valuable resource allows you to search for a variety of health topics organized by conditions, general health and procedures and surgeries.

WebMD interactives

Find calculators, guides, quizzes, slide shows and other health information you may need.

Message board exchanges

Connect with others who have the same interests and health concerns as you, ask questions and find credible answers from experts in these professionally monitored message boards.

WebMD video

Watch more than 1,000 videos about a variety of health topics and trends.

WebMD is an independent company that provides health and wellness information for Blue Cross Blue Shield of Michigan members.
Save money and live healthier with Blue365®

Blue Cross Blue Shield of Michigan members can score big savings on a variety of healthy products and services from businesses in Michigan and across the United States.

We’ve got plenty of deals to keep you and your family healthy.

Member discounts with Blue365 offers exclusive deals on things like:

- **Fitness and wellness:** Health magazines, fitness gear and gym memberships
- **Healthy eating:** Cookbooks, cooking classes and weight-loss programs
- **Lifestyle:** Travel and recreation, admission to local attractions and events
- **Personal care:** Lasik eye care services, vitamins and medical emergency bracelets

Join Blue365 and start saving today!

To view a full list of discount offers, log in or register at bcbsm.com/mpsers and click on Member Discounts with Blue365 on the right side of your home page. If it’s your first time visiting Blue365, have your membership ID card handy. In just a few minutes, you’ll be registered and ready to shop.

Sign up to get monthly updates and details about new offers delivered directly to your e-mail inbox.

Terms to know

**Coinsurance**

The percentage you pay for the cost of covered medical services. The amount of your coinsurance is based on the Blue Cross approved amount for covered services. You pay 10 percent coinsurance for most covered services and your retirement system pays the remaining 90 percent.

**Coinsurance maximum**

The maximum amount you’ll pay in coinsurance during the calendar year when using in-network providers. You have an annual coinsurance maximum of $900 per member during a calendar year. Once your coinsurance payments total $900 per member, most covered services that were paid at 90 percent will be paid at 100 percent of the Blue Cross approved amount for the rest of the calendar year.

**Copay or copayment**

A flat dollar amount that you pay when you receive certain medical care services. Copays are not included in the annual coinsurance maximum.

**Deductible**

A fixed dollar amount you must pay during each calendar year before covered services and supplies are paid by your retirement system. The deductible is applied after the coinsurance. You have an annual deductible of $1,000. For members enrolled in the LivingWell program, the annual deductible is $850 or $800 based on the number of program steps completed. If you’re a new member you’ll have an opportunity to participate in the LivingWell program and will receive information from Blue Cross in the fall.

Old Mission Lighthouse in Traverse City
Important Blue Cross contact information

Blue Cross Customer Service

By phone
Call Blue Cross Customer Service at 1-800-422-9146, Monday through Friday 8:30 a.m. to 5 p.m. Eastern time. TTY users should call 711.

Walk-in centers
Visit our walk-in centers to speak to a Customer Service representative in person, Monday through Friday 8 a.m. to 5 p.m. Eastern time.
To find a walk-in center near you, visit bcbsm.com then click Contact us. You can also call Blue Cross Customer Service at 1-800-422-9146. TTY users should call 711.

By mail
Write to:
MPSERS Customer Service Center
Blue Cross Blue Shield of Michigan
232 S. Capitol Ave
Lansing, MI 48933-1504

In your letter, include your name, address, day and evening telephone numbers and your enrollee ID as shown on your Blue Cross membership ID card.

Online or Blue Cross mobile app
Manage your plan and find answers to your coverage questions on our website. Log in to your member account at bcbsm.com/mpsers to:
• Check the status of a claim
• Opt to receive electronic explanation of benefits statements
• View your explanation of benefits electronically
• Order new membership ID cards

TruHearing™
TTY users call 711.
8 a.m. to 8 p.m.
Monday through Friday

Important contact information

Do you have questions or want more information? Keep this important contact information at your fingertips.

Michigan Office of Retirement Services
For address changes, information about your pension account and membership enrollment updates contact the Michigan Office of Retirement Services.

michigan.gov/orsschools
michigan.gov/orsmiaccount - for miAccount
1-800-381-5111
Monday through Friday, 8:30 a.m. to 5 p.m., Eastern time

Office of Retirement Services
P.O. Box 30171
Lansing, MI 48909-7671

Note: Your prescription, dental and vision plans are provided by vendors that partner with your retirement system.
Your routine hearing care benefit is brought to you through an arrangement between Blue Cross and TruHearing™. TruHearing™ is an independent company that provides hearing care services. These plans do not provide Blue Cross branded products and services.
Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.