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.

**Table of Contents**

- Make the most out of your plan ...................................................................................................... Page 2
- Expect to hear from us .................................................................................................................... Page 3
- Know where to go for care .............................................................................................................. Page 4
- LivingWell program ......................................................................................................................... Page 5
- Manage your plan anytime, anywhere ............................................................................................ Page 6
- Blue Cross® Health & Well-Being .................................................................................................... Page 8
- Save with Blue365® discount program ........................................................................................... Page 8
- Online wellness resources ............................................................................................................... Page 9
- Informational presentations and webinars .................................................................................... Page 10
- Terms to know ............................................................................................................................... Page 11
- Important contact information ...................................................................................................... Page 12
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 member ID card in the mail, it will arrive soon. Show your doctor and other health care providers this card every time you need care. You can use the Blue Cross mobile app to show your digital member ID card (see page 7).

■ **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 member 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 follow 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:
  1. Visit bcbsm.com/mpsers and click on Find a Doctor.
  2. 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.
  3. Click on the arrow next to Your Plan.
  4. Select Employer Group Plans, then choose PPO Plans.
  5. Enter your search criteria, then click Search.
  6. 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. 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. Refer to the 2021 Summary of Benefits and Your 2021 Benefit Guide booklet for more information about covered services at bcbsm.com/mpsers.
Expect to hear from us

Explanation of Benefits
When you receive health care services, the doctor or hospital requests payment for the service they provided by submitting a claim. After we process the claim, you get an explanation of benefits, or EOB. You’ll receive an EOB the month after the claim is processed. An EOB isn’t a bill. If you owe the doctor or hospital, they’ll send you an invoice.

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 2021 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 doctor 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, download the BCBSM Online Visits app or call 1-844-606-1608. 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 over the phone directly from a in-network provider that offers telehealth services.

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
Serious or life-threatening illnesses or injuries require an emergency room visit. 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.

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.
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 offers a chance to lower your annual deductible 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 bcbsm.com/mpsers. To get the most out of the LivingWell program, select a patient-centered medical home doctor as your primary care doctor.

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. Keep in mind that if you receive other services and non-routine laboratory tests during this visit, you may have out-of-pocket costs. 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.

Each year, you’ll have a chance to participate 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 emails 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. To the right, confirm the email address displayed is where you want to receive notifications.

■ **MIBlue Virtual Assistant**
  MIBlue Virtual Assistant is an interactive, automated chat feature available through your online Blue Cross member account or use our app, and select the Virtual Assistant icon.

Use the virtual assistant to:

- Check your coverage.
- Search for doctors and hospitals.
- Find a certain claim.
- Order another member ID card and update your paperless options.
- Find options for care.
- Look up your deductible and other balances.

No internet? No problem.
If you don’t use the internet, don’t worry. You can get the information you need by calling Blue Cross Customer Service at 1-800-422-9146 from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday. TTY users should call 711.
Access your plan on the go with the Blue Cross mobile app

The Blue Cross 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>Cost calculator</td>
<td>Compare cost estimates for health care services.</td>
</tr>
<tr>
<td>Virtual member ID card</td>
<td>Show your virtual member ID card to your doctor so they have the information they need to look up your coverage.</td>
</tr>
<tr>
<td>MIBlue Virtual Assistant</td>
<td>Quickly find answers to questions about your plan 24/7 using this interactive, automated chat feature.</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. App Store® is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google LLC.
Blue Cross Health & Well-Being

Whether you’re looking for ways to improve your lifestyle or manage a chronic illness such as asthma or high blood pressure, Blue Cross Health & Well-Being has the support system you need.

Coordinated Care
The Blue Cross Coordinated Care program identifies members with complex or chronic conditions that could benefit from care management support and connects them to care. Registered nurses work directly with you to coordinate the best care to meet your specific needs. The Coordinated Care team includes doctors, medical directors, pharmacists, dietitians, social workers and behavioral health specialists.

Quit tobacco for good
The Tobacco Coaching program, powered by WebMD®, provides members with the support and resources needed to establish and embrace a tobacco-free life. The 12-week program includes over-the-phone coaching for quitting all types of nicotine products, including electronic cigarettes and vaping devices. And it’s offered at no extra cost to you.

When you start the program, you’ll receive:

- Five calls from a specially trained health coach over a 12-week period
- Unlimited calls to a health coach
- Online resources

About seven months after the program ends, your health coach will contact you to check on your progress. Health coaches are available seven days a week, so you can schedule calls at a time that’s convenient for you.

Call 1-855-326-5102, TTY users call 711, to schedule your first Tobacco Coaching session.
All hours are Eastern time: Monday through Thursday 9 a.m. to 11:30 p.m.; Friday 9 a.m. to 8 p.m.; Saturday 9:30 a.m. to 6 p.m.; Sunday 1 to 11:30 p.m.

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, gym memberships, classes and consultations
- **Healthy eating**: Cookbooks, home meal delivery service and fresh produce at stores
- **Lifestyle**: Travel and recreation, family activities and outings such as golf and kayaking
- **Personal care**: Skin care products, vitamins and medical emergency jewelry

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 homepage. If it’s your first time visiting Blue365, have your member 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 email inbox.
Online wellness resources

Blue Cross Health & Well-Being online resources, powered by WebMD®, gives you access to a broad range of free online health and well-being programs. Best of all, they’re available at your fingertips 24 hours a day, every day. Just log in to your member account on the Blue Cross mobile app or at bcbsm.com/mpsers and then click Health & Well-Being to get started.

Audio Library
Listen to audio presentations for a variety of topics about preventing and managing illnesses.

Health Assessment
Complete your health assessment to find out your personal health risks and what you can do to improve your health.

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.

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.

My Health Assistant
There are six Digital Health Assistant programs available at no additional cost to you that focus on a variety of health goals, including eating better, conquering stress, feeling happier, enjoying exercise and more. All tips come straight from WebMD's expert health coaches.

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

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

The Daily Victory℠ and Weigh Today apps
Download these WebMD apps to your mobile device and then easily sync them with the Blue Cross Health & Well-Being site to start making small changes in your exercise habits and weight.

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

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

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

WebMD is an independent company that provides health and well-being information for Blue Cross Blue Shield of Michigan members
Blue Cross Virtual Well-Being

Let Blue Cross Virtual Well-Being give you the guidance and support you need on your personal well-being journey.

Blue Cross Virtual Well-Being:

- Features short, high-energy, live webinars every Thursday at noon Eastern time.
- Focuses on a different well-being topic each week.
- Topics include mindfulness, resilience, social connectedness, emotional health, financial wellness, gratitude, meditation and physical health.
- Offers informational materials you can download to save and share.

Conveniently watch Blue Cross Virtual Well-Being webinars on your computer, tablet or mobile phone.

Learn more, register or watch past webinars at bluecrossvirtualwellbeing.com.

Informational presentations and webinars

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.
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.
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.

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 member 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 member 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](http://michigan.gov/orsschools)
- [michigan.gov/orsmiaccount](http://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 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. Your prescription, dental and vision plans are provided by vendors that partner with your retirement system. These plans do not provide Blue Cross branded products and services.

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Empire Bluffs Trail, Sleeping Bear Dunes
Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.