Confidence comes with every card.
Quick Reference

IMPORTANT OR FREQUENTLY USED PHONE NUMBERS

Phone numbers, as well as mail and online options, are listed throughout the book as contact information.

Customer Service: 1‑800‑662‑6667, TTY: 711
(8 a.m. to 5:30 p.m. Monday through Friday)
Talk to a representative about your plan or benefits.

Behavioral Health Services: 1‑800‑482‑5982
Talk to a behavioral health manager in an emergency about issues that cause emotional or mental distress, including substance use disorder issues.

Care while you travel:
BlueCard®: 1‑800‑810‑BLUE (2583)
Find a doctor, urgent care facility or hospital that participates in BlueCard, our care program when you’re away from Michigan, but still within the U.S.

Global Core: 800‑810‑2583 or collect at 804‑673‑1177
Your plan provides full medical coverage while traveling abroad through the Blue Cross Blue Shield Global Core program.

GeoBlue: 800‑257‑4823 inside the U.S. or collect at 610‑254‑8771
You also have GeoBlue, which provides worldwide travel assistance

Register for your Blue Cross member account
It’s easy and secure. Register one of these ways:

Go to bcbsm.com/register.
Download our app at bcbsm.com/app.
Or, text REGISTER to 222764.*

Your BCN plan information at your fingertips
• Access your virtual ID card from your mobile device
• See your coverage information like out-of-pocket and deductible balances depending on your plan.
• Search for doctors, hospitals and pharmacies in your plan’s network

Welcome

This is a brief description of the University of Michigan International Student/Scholar Health Plan. The Plan is available for University of Michigan F-1 and J-1 students and scholars and their eligible dependents. The Plan is underwritten by Blue Care Network of Michigan. The exact provisions governing this health plan, including definitions, are contained in the certificate of coverage issued to the University of Michigan and may be viewed online at bcbsm.com/umichglobal. If any discrepancy exists between this Member Guide and the Policy, the Certificate of Coverage will govern and control the payment of benefits.

THE UNIVERSITY OF MICHIGAN INTERNATIONAL STUDENT/SCHOLAR HEALTH PLAN

The University of Michigan International Student/Scholar Health Plan has been developed especially for University of Michigan F-1 and J-1 International Students or Scholars and their accompanying dependents. The Plan provides coverage for illnesses and injuries that occur on and off campus (worldwide), and includes special cost-saving features to keep the coverage as affordable as possible.

University of Michigan Information:

• A listing of the Regents of the University of Michigan can be found at: regents.umich.edu
• A copy of the Non-Discrimination Policy Notice can be found at: hr.umich.edu/working-u-m/workplace-improvement/office-institutional-equity/nondiscrimination-policy-notice

U.S. Government requirements for J1/J2 Visa Policyholders are satisfied under the University of Michigan International Student/Scholar Health Plan.

If you have a life-threatening emergency, call 911 or go directly to the nearest hospital emergency room.

*Message and data rates may apply. Visit bcbsm.com for our Terms and Conditions of Use and Privacy Practices.
Care options for the immediate area of your campus include, but are not limited to, the following providers:

**ANN ARBOR CAMPUS**

**University Health Service** (students*, scholars, spouses or same sex domestic partners, children age 10 or above)

207 Fletcher Street, Ann Arbor, MI 48109

For hours of operation, appointments, or nurse advice by phone: 734-764-8320. Nurse advice by phone is always available (24 hours/day, seven days a week). uhs.umich.edu

*Students enrolled in classes will usually save money by going to University Health Service for non-emergency health care. See uhs.umich.edu/feestudents

**University Health Service Eye Care Clinic:** Students, scholars and dependents who are at least three years old can receive eye care at the University Health Service Eye Care Clinic – see uhs.umich.edu/eyecare. The UHS Eye Care Clinic will bill your international student/scholar health plan for services you receive that are covered by your plan.

**DEARBORN CAMPUS**

Henry Ford Medical Center-Fairlane
19401 Hubbard Dr. Dearborn, MI 48126
313-982-8100 henryford.com/locations/fairlane

Beaumont Hospital - Dearborn
18101 Oakwood Blvd. Dearborn, MI 48124
313-593-7000 beaumont.org/locations/beaumont-hospital-dearborn

**FLINT CAMPUS**

International Center
219 University Center Flint, MI 48502
For hours of operation and services provided: 810-762-0867 umflint.edu/international

To view a listing of providers that participate in the BCN network visit bcbsm.com/find-a-doctor and search under the University of Michigan International Student/Scholar Health Plan. For more information call the customer service number listed on the back of your BCN ID card.
Enrollment

Coverage Periods

1. **Students and Scholars:** Coverage becomes effective on 12:01 a.m. on September 1, 2019, or on the effective date printed on the *Temporary Insurance Certificate* received at the Mandatory Check-In program, whichever is later, each Policy Year. Your coverage is effective through the end date of your I-20 or DS-2019 form, or for F-1 students on post-completion Optional Practical Training, including the STEM extension of OPT, through the end of the OPT period.

   **Note:** International students and scholars on the Dearborn and Flint campuses should refer to the information in this guide that specifically applies to their campuses.

2. **Insured Dependents:** Coverage will become effective on the same date the insured student or scholar’s coverage becomes effective. If the dependent(s) arrive in the United States after the covered student, then the coverage effective date will be the date of the dependents’ arrival. Coverage for insured dependents terminates in accordance with the termination provisions described in the Certificate of Coverage. Examples include, but are not limited to: the date the dependent no longer meets the definition of a dependent.

Rates

Students and scholars will be billed once each month. Note: Dearborn students and scholars will be assessed each term for the current term (Fall 2019, Winter 2020, and/or Summer 2020) for coverage up to 4 months.

Note: Students and scholars enrolled in the Plan for part or all of a calendar month will be billed for the entire calendar month, since the monthly premium cannot be pro-rated.

<table>
<thead>
<tr>
<th></th>
<th>Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$142.39</td>
</tr>
<tr>
<td>Student +1 Dependent</td>
<td>$279.27</td>
</tr>
<tr>
<td>Student + 2 or more Dependents</td>
<td>$416.32</td>
</tr>
</tbody>
</table>
Student/Scholar Coverage

Eligibility for this Plan is limited to University of Michigan F-1 International Students or J-1 International Students or Scholars whose Forms I-20 or DS-2019 were issued by the University of Michigan. The accompanying dependents of these students and scholars are also eligible for this Plan.

University of Michigan - Ann Arbor Insurance Requirement

All University of Michigan (Ann Arbor) F-1 International Students whose Forms I-20 were issued by the University of Michigan (Ann Arbor), and their accompanying F-2 dependents are eligible for this Plan and must remain enrolled in the Plan throughout their stay as U-M F-1 students or F-2 dependents unless, in the judgment of the University, comparable coverage is in effect under another insurance policy. The specific criteria used to determine comparability are posted on the International Center’s website at internationalcenter.umich.edu/resources/healthins/waiver#standards.

All University of Michigan (Ann Arbor) J-1 International Students and Scholars whose Forms DS-2019 were issued by the University of Michigan (Ann Arbor) and their accompanying J-2 dependents are eligible for this Plan and must remain enrolled in the Plan throughout their stay as U-M J-1 students or scholars or J-2 dependents unless, in the judgment of the University, comparable coverage is in effect under another insurance policy. The specific criteria used to determine comparability are posted on the International Center’s website at internationalcenter.umich.edu/resources/healthins/waiver#standards.

University of Michigan - Dearborn Insurance Requirement

All University of Michigan (Dearborn) F-1 International Students whose Forms I-20 were issued by the University of Michigan (Dearborn), and their accompanying F-2 dependents are eligible for this Plan and must remain enrolled in the Plan throughout their stay as U-M Dearborn F-1 students or F-2 dependents unless, in the judgment of the University, comparable coverage is in effect under another insurance policy.

All University of Michigan (Dearborn) J-1 International Students and Scholars whose Forms DS-2019 were issued by the University of Michigan (Dearborn) and their accompanying J-2 dependents are eligible for this Plan and must remain enrolled in the Plan throughout their stay as U-M J-1 students or scholars or J-2 dependents unless, in the judgment of the University, comparable coverage is in effect under another insurance policy.

Information regarding the enrollment, billing or waiver procedures is contained within the University of Michigan Dearborn International Student/Scholar Health Plan Notice. The Notice can be obtained from the Office of International Affairs at The Union, 780 Town Center Dr., Suite 108. For more information, visit umdearborn.edu/students/current-international-students/health-insurance.

University of Michigan - Flint Insurance Requirement

All University of Michigan-Flint F-1 International Students whose Forms I-20 were issued by the University of Michigan Flint, and their accompanying F-2 dependents are eligible for this Plan and must remain enrolled in the Plan throughout their stay as UM-Flint F-1 students or F-2 dependents unless, in the judgment of the University, comparable coverage is in effect under another insurance policy.

All University of Michigan-Flint J-1 International Students and Scholars whose Forms DS-2019 were issued by the University of Michigan-Flint and their accompanying J-2 dependents are eligible for this Plan and must remain enrolled in the Plan throughout their stay as UM-Flint J-1 students or scholars or J-2 dependents unless, in the judgment of the University, comparable coverage is in effect under another insurance policy.

Information regarding the enrollment, billing or waiver procedures is contained within the University of Michigan-Flint International Student/Scholar Health Insurance Plan Notice. The Notice can be obtained on the International Center’s website: umflint.edu/international.

Enrollment

All new University of Michigan F-1 International Students or J-1 International Students or Scholars whose Forms I-20 or DS-2019 were issued by the University of Michigan and their accompanying F-2 and J-2 dependents will be enrolled in the University of Michigan International Student/Scholar Health Plan as soon as the student or scholar has completed the mandatory check-in process, and coverage will become effective on the student or scholar’s Form I-20 or DS-2019 start date (Form I-20, program start date in the program of study box, or Form DS-2019, Item 3).

Waivers

University of Michigan - Ann Arbor Campus

If you are eligible for health insurance benefits administered by the University of Michigan Benefits office because you are or will be a University of Michigan employee or a U-M fellowship-holder whose fellowship includes GradCare, please enroll yourself and any eligible dependents in that coverage as soon as possible. Be sure to review hr.umich.edu/benefits-wellness/benefits-enrollment/benefits-enrollment-eligibility/new-employee-benefits-information for an explanation of enrollment procedures and deadlines.

Once you and any accompanying F-2 or J-2 dependents are enrolled in these benefits, your International Student/Scholar Health Plan coverage will be cancelled and any needed adjustments (credits) will be made to your insurance account. The cancellation date will depend on the effective date of your University of Michigan benefits. No waiver request form is required since this is an automated process.

International Students and J-1 Exchange Visitors who would like to substitute private insurance or insurance provided by a sponsor for the International Student/Scholar Insurance Plan should fill out and submit the International Health Insurance Waiver Request Form, available on the International Center website, to request approval of an insurance waiver and cancellation of International Student/ Scholar Health Plan coverage.

More information about requesting a waiver and about the coverage an insurance plan must have in order for a waiver to be approved is available at internationalcenter.umich.edu/resources/healthins/waiver.
University of Michigan - Dearborn Campus

If you are eligible for health insurance benefits administered by the University of Michigan Benefits office because you are or will be a University of Michigan-Dearborn employee or a U-M fellowship-holder whose fellowship includes GradCare, please enroll yourself and any eligible dependents in that coverage as soon as possible by following the procedures given to you by your hiring department. Once the Office of International Affairs is notified that you and any accompanying F-2 or J-2 dependents are enrolled in these benefits, your International Student/Scholar Health Plan coverage will be cancelled and any needed adjustments (credits) will be made to your insurance account. Since this is not an automatic process you or your hiring department must inform the Office of International Affairs of your GradCare benefits otherwise you may be enrolled in both BCN and GradCare.

Students and scholars who would like to substitute private insurance or insurance provided by a sponsor must request an insurance waiver by filling out the waiver request form and attaching information about the insurance coverage they want to substitute for the BCN Plan. Upon approving a waiver, the Office of International Affairs will update Student Accounts and any necessary adjustments (credits) will be made. More information about requesting a waiver and about the coverage an insurance plan must have in order for a waiver to be approved is available at umdearborn.edu/students/current-international-students/health-insurance/obtaining-insurance-requirement-waiver.

University of Michigan - Flint Campus

International students and scholars who would like to substitute private insurance or insurance provided by a sponsor for the International Student/Scholar Health Plan should fill out and submit the International Health Insurance Waiver Request Form, to request approval of an insurance waiver and cancellation of International Student/Scholar Health Plan coverage. Waiver forms can be obtained by logging into the International Student/Scholar portal, iService (sunapsis.umich.edu). Upon approving the waiver, the Flint International Center will update student accounts and any necessary adjustments will be made.

More information about requesting a waiver and about the coverage an insurance plan must have in order for a waiver to be approved is available at sunapsis.umflint.edu.

Coverage End Date

University of Michigan-Ann Arbor Campus

Your coverage under the International Student/Scholar Health Plan will extend through the end date of your I-20 or DS-2019, or through the end of your F-1 post-completion Optional Practical Training, including the STEM extension of OPT, for students who are recommended for post-completion OPT. If those end dates change, the end date of your health insurance coverage will also change.

University of Michigan-Flint Campus

Your coverage under the International Student/Scholar Health Plan will extend through the end date of your I-20 or DS-2019, or through the end of your F-1 post-completion Optional Practical Training, including the STEM extension of OPT, for students who are recommended for post-completion OPT. If the end date of your I-20 or DS-2019 changes, the end date of your health insurance coverage will also change.

University of Michigan - Dearborn Campus

Your coverage under the International Student/Scholar Health Plan will extend through the end date of your I-20 or DS-2019. If those end dates change, the end date of your health insurance coverage will also change. Effective 5/1/2019, F1 students who have graduated on or after April 2019 will no longer be eligible for the BCN UM International Student/Scholar Health Plan during their period of Post-Completion OPT.

Alternative health insurance options for these students:
- Enroll in the BCN Continuation Plan – visit 4studenthealth.com for more information.
- If available, enroll into employer's health insurance plan.
- If available, enroll into spouse's health insurance or a private health insurance plan.

Exception:
F1 students currently participating in OPT prior to April 2019 will be grandfathered into the BCN UM International Student/Scholar Health Insurance Plan for the duration of their OPT/STEM period.

Any F1 student with an active OPT waiver will not be eligible to rejoin BCN.
Automatic re-enrollment in the International Student/Scholar Health Plan

University of Michigan – Ann Arbor Campus

If your alternative coverage ends before the end of your stay as an F-1 or J-1 student or scholar, you will be re-enrolled in the International Student/Scholar Health Plan. Also, if a waiver request form has been approved for private insurance or insurance provided by a sponsor, and the time period for which the waiver has been approved has ended, and the waiver is not renewed or is not re-approved, you will be re-enrolled in the International Student/Scholar Health Plan if you have not yet completed your stay as an F-1 student or J-1 student or scholar. If you leave the University permanently before the end date of your I-20 or DS-2019, or leave the United States because you have decided not to complete your post-completion Optional Practical Training (OPT), please be sure to fill out the appropriate departure form. Forms are available at internationalcenter.umich.edu/resources/forms. Please follow the instructions on the form that describe when and how to fill out the form and where to submit the form.

If you do not submit a departure form, the International Center will not know that you have ended your F-1 or J-1 stay, and you may be billed for health insurance, either because your enrollment in the International Student/Scholar Health Plan will be continued or because you will be automatically re-enrolled in the International Student/Scholar Health Plan if your alternative coverage or your insurance waiver ends before your I-20, DS-2019 or (for F-1 students on Optional Practical Training) your OPT end date.

If your immigration status has changed and you are no longer in F-1 or J-1 immigration status, it is your responsibility to notify the University by following the procedure explained at internationalcenter.umich.edu/students/faq. umich.edu/students/faq under “no longer in F or J status.” You may have the option of continuing your University of Michigan International Student/Scholar Health Plan for a short period of time after your change of status. Please contact the U-M International Center’s Health Insurance office internationalcenter.umich.edu/resources/healthins/hours for more information.

University of Michigan - Dearborn Campus

If your alternative coverage ends before the end of your stay as an F-1 or J-1 student or scholar, you will be re-enrolled in the International Student/Scholar Health Plan. Also, if a waiver request form has been approved for private insurance or insurance provided by a sponsor, and the time period for which the waiver has been approved has ended, and the waiver is not renewed or is not re-approved, you will be re-enrolled in the International Student/Scholar Health Plan if you have not yet completed your stay as an F-1 student or J-1 student or scholar. If you leave the University permanently before the end date of your I-20 or DS-2019, or leave the United States because you have decided not to complete your post-completion Optional Practical Training, please be sure to notify the Office of International Affairs. The office can be reached by phone at 313-583-6600 or by email at: umdoia-international@umich.edu. If you do not notify the Office of International Affairs, they will not know that you have ended your F-1 or J-1 stay, and you may be billed for health insurance, either because your enrollment in the International Student/Scholar Health Plan will be continued or because you will be automatically re-enrolled in the International Student Scholar Health Plan if your alternative coverage or your insurance waiver ends before your I-20 or DS-2019 OPT end date.

If your immigration status has changed and you are no longer in F-1 or J-1 immigration status, it is your responsibility to notify the University by contacting the Office of International Affairs. The office can be reached by phone at 313-583-6600 or by email at: umdoia-international@umich.edu. You may have the option of continuing your University of Michigan International Student Scholar Health Plan for a short period of time after your change of status. Please contact the Office of International Affairs umdearborn.edu/students/current-international-students/health-insurance for more information.

University of Michigan - Flint Campus

Automatic re-enrollment in the International Student/Scholar Health Plan

If your alternative coverage ends before the end of your stay as an F-1 or J-1 student or scholar, you will be re-enrolled in the International Student/Scholar Health Plan. Also, if a waiver request form has been approved for private insurance or insurance provided by a sponsor, and the time period for which the waiver has been approved has ended, and the waiver is not renewed or is not re-approved, you will be re-enrolled in the International Student/Scholar Health Plan if you have not yet completed your stay as an F-1 student or J-1 student or scholar. If you leave the University permanently before the end date of your I-20 or DS-2019, or leave the United States because you have decided not to complete your post-completion Optional Practical Training, please be sure to submit the departure form on iService (sunapsis.umflint.edu). Please follow the instructions on the form that describe when and how to fill out the form.

If you do not submit a departure form, the International Center will not know that you have ended your F-1 or J-1 stay, and you may be billed for health insurance, either because your enrollment in the International Student/Scholar Health Plan will be continued or because you will be automatically re-enrolled in the International Student/Scholar Health Plan if your alternative coverage or your insurance waiver ends before your I-20, DS-2019 or (for F-1 students on Optional Practical Training) your OPT end date.

If your immigration status has changed and you are no longer in F-1 or J-1 immigration status, it is your responsibility to notify the University by contacting the International Center. The office can be reached by phone at 810-762-0867 or by email at: ic@umflint.edu. Please see the International Center website umflint.edu/international for more information.
Continuation of Coverage
Once an International Student or International Visiting Scholar’s status as a University of Michigan F-1 or J-1 visa holder ends, the International Student or International Visiting Scholar may be eligible to continue coverage in this Plan for a period not to exceed a maximum of three months. The length of the continuation shall be determined by the date your coverage ends under the F-1 or J-1 status with the University (as reported to BCN), not to exceed the normal Policy termination date, and must be purchased in three (3) month intervals, or the lesser thereof based on the F-1/J-1 end date. To be eligible for Continuation, you must have been enrolled under the University of Michigan International Student/Scholar Health Plan prior to the start of the Continuation. International Students or International Visiting Scholars may also cover eligible Dependents under this provision. Coverage for Dependents shall be for the same period as the student, and the Dependents must have been covered under the Plan prior to the Continuation start date. Enrollment in the Continuation Coverage must be completed by the end of the month in which your eligibility under this provision begins.

Please see the chart below for examples of how this provision may affect you.

<table>
<thead>
<tr>
<th>F-1/J-1 Coverage End Date</th>
<th>Continuation Option(s)</th>
<th>Continuation Coverage End Date</th>
<th>Deadline to Enroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>9/30/2019</td>
<td>3 months</td>
<td>12/31/2019</td>
<td>10/31/2019</td>
</tr>
<tr>
<td>10/31/2019</td>
<td>3 months</td>
<td>1/31/2020</td>
<td>11/30/2019</td>
</tr>
<tr>
<td>11/30/2019</td>
<td>3 months</td>
<td>2/28/2020</td>
<td>12/31/2019</td>
</tr>
<tr>
<td>12/31/2019</td>
<td>3 months</td>
<td>3/31/2020</td>
<td>1/31/2020</td>
</tr>
<tr>
<td>1/31/2020</td>
<td>3 months</td>
<td>4/30/2020</td>
<td>2/28/2020</td>
</tr>
<tr>
<td>2/28/2020</td>
<td>3 months</td>
<td>5/31/2020</td>
<td>3/31/2020</td>
</tr>
<tr>
<td>3/31/2020</td>
<td>3 months</td>
<td>6/30/2020</td>
<td>4/30/2020</td>
</tr>
<tr>
<td>4/30/2020</td>
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<td>7/31/2020</td>
<td>5/31/2020</td>
</tr>
<tr>
<td>5/31/2020</td>
<td>3 months</td>
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<td>6/30/2020</td>
</tr>
<tr>
<td>6/30/2020</td>
<td>2 months</td>
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<td>7/31/2020</td>
</tr>
<tr>
<td>7/31/2020</td>
<td>1 month</td>
<td>8/31/2020</td>
<td>8/31/2020</td>
</tr>
</tbody>
</table>

Please Note: Coverage under the Continuation provision cannot be carried over from one Policy Year to the next. Coverage under this provision ceases on the date this Plan terminates.

Questions relating to this provision or Continuation enrollment should be directed to BCN at 1-800-662-6667.

Refund Policy
A Covered Person entering the armed forces of any country will not be covered under the Policy as of the date of such entry. In this case, a pro-rata refund of premium will be made for any such person and any Covered Dependents upon written request received by BCN within 90 days of withdrawal from school.

Leaving U-M or not enrolling in classes does not automatically cancel your participation in the International Student/Scholar Health Plan.

University of Michigan – Ann Arbor Campus
U-M F-1 or J-1 students or scholars who leave the University permanently earlier than they anticipated, should be sure to fill out the appropriate departure form so that the International Center can make appropriate adjustments to their SEVIS (Student and Exchange Visitor Information System) records. Once this form is processed, the end date of your insurance coverage will also be adjusted if necessary. Departure forms are available at internationalcenter.umich.edu/resources/forms. Please follow the instructions on the form that describe when and how to fill out the form and where to submit the form. There are some situations in which you may need to visit the International Center Insurance Office to fill out and sign a Change Form instead of or in addition to a departure form in order to change the end date of your insurance coverage. All Change Forms must be approved by the Health Insurance Advisor. For more information, please contact the Insurance Advisor at ihi@umich.edu.

University of Michigan – Dearborn Campus
UM-Dearborn F-1 or J-1 students or scholars who leave the University permanently earlier than they anticipated, must notify the Office of International Affairs by phone at 313-583-6600 or by email at: umdoia-international@umich.edu so the appropriate adjustments to their SEVIS (Student and Exchange Visitor Information System) record can be made. Once the Office of International Affairs updates your SEVIS record, the end date of your insurance coverage will be adjusted if necessary. All coverage cancellation requests and/or requests to change the end date of your insurance coverage must be approved by the Health Insurance Coordinator. For more information, please contact the Health Insurance Coordinator at 313-583-6600 or at umdoia-international@umich.edu.

University of Michigan – Flint Campus
U-M F-1 or J-1 students or scholars who leave the University permanently earlier than they anticipated, should be sure to fill out the appropriate departure form and health cancellation form so that the International Center can make appropriate adjustments to their SEVIS (Student and Exchange Visitor Information System) records. Once these forms are processed, the end date of your insurance coverage will also be adjusted if necessary. Departure and health insurance cancellation forms are available at sunapsis.umflint.edu. Please follow the instructions on the form that describe when and how to fill out the form. For more information, please contact the International Center at ic@umflint.edu.
Dependent Coverage

Eligibility

Covered Students may also enroll their lawful spouse or same-sex domestic partner and dependent children to age 26. Dependent eligibility expires concurrently with that of the insured student.

Enrollment

Accompanying F-2 and J-2 dependents of F-1/J-1 International Students and International Visiting Scholars will be enrolled in the International Student/Scholar Plan as soon as the student or scholar has completed the mandatory check-in process, and coverage will become effective on the student or scholar’s Form I-20 or DS-2019 start date (Form I-20, program start date in the program of study box, or Form DS-2019, Item 3).

For information or general questions on Dependent enrollment, please contact:

Ann Arbor Campus
University of Michigan International Center
734-647-2303 or ihi@umich.edu

Dearborn Campus
Office of International Affairs
313-583-6600 or umdoia-international@umich.edu

Flint Campus
International Center
313-762-0867 or ic@umflint.edu

For further assistance and premium information, please contact:

Ann Arbor Campus
University of Michigan International Center
734-647-2303 or ihi@umich.edu

Dearborn Campus
Office of International Affairs
313-583-6600 or umdoia-international@umich.edu

Flint Campus
International Center
810-762-0867 or ic@umflint.edu

Medicare Eligibility Notice

You are not eligible for health coverage under this student policy if you have Medicare at the time of enrollment in this student plan.

If you obtain Medicare after you enrolled in this student plan, your health coverage under this plan will not end.

As used here, “have Medicare” means that you are entitled to benefits under Part A (receiving free Part A) or enrolled in Part B or Premium Part A.

Your primary care physician

YOUR CONNECTION TO CARE

Primary care

When you enroll with Blue Care Network and are a student or scholar on the Ann Arbor campus, we’ll assign you a University Health Service primary care physician, who’s based on the Ann Arbor campus. Students on the Dearborn and Flint campuses will be assigned a Blue Care Network contracted provider in your area. This is your primary care physician, or PCP.

You are not required to get a referral from your PCP prior to receiving health care, but may be required to get an authorization from your PCP for select services. To see a list of services that require an authorization visit bcbsm.com/importantinfo and select Approving covered services. You can change your PCP at any time by logging in to your account at bcbsm.com.

What you pay

KEY TERMS

Covered services

These are health care services, prescription drugs and equipment or supplies that are medically necessary, meet requirements and are paid in full or in part by your plan.

Copayment (or copay)

A fixed dollar amount you pay each time you get certain types of care (for example, $20 for a visit to your PCP).

Coinsurance

Your share of the costs of a covered service, calculated as a percentage (for example, you pay 10 percent of the BCN-approved amount, and BCN pays 90 percent).

Deductible

The amount you must pay for most health care services before BCN begins to pay. The deductible may not apply to all services.

Out-of-pocket maximum

The most you may have to pay for covered health care services during the year. The out-of-pocket maximum includes your medical deductible, copays and coinsurance.
Medical supplies and lab services

**SPECIAL MEDICAL ITEMS**

Sometimes, when you’re recovering from an operation or an illness, you may need special equipment, such as a wheelchair or oxygen tank, to maintain your quality of life. These types of items are called durable medical equipment.

Your doctor will tell you what you need and write a prescription. BCN only covers basic equipment that you can use at home. If the equipment you want has special features that aren’t medically necessary or are considered a luxury, you can choose to pay the cost difference between the basic item and the one with special features.

Northwood Inc.* works with BCN to provide durable medical equipment as well as prosthetic and orthotic appliances for members.

To locate a Northwood provider near you, call Northwood at 1-800-667-8496. Representatives are available from 8:30 a.m. to 5:30 p.m. Monday through Friday. On-call associates are available after business hours.

**Diabetic supplies**

J&B Medical Supply Company** partners with BCN to provide diabetic materials, including insulin pumps and blood glucose meters.

For more information, call J&B Customer Service at 1-888-896-6233.

*Northwood is an independent company that provides durable medical equipment for Blue Care Network of Michigan.

**J&B Medical Supply Company is an independent company that provides diabetic materials for Blue Care Network of Michigan.

**LAB SERVICES**

BCN contracts with Joint Venture Hospital Laboratories***, also known as JVHL, to provide clinical laboratory services throughout Michigan. This gives you access to more than 80 hospitals and 200 service centers that provide 24-hour access and a full range of laboratory services.

The laboratory at the University Health Service is a JVHL approved lab.

For information about lab services near you, call 1-800-445-4979.

***JVHL is an independent company that provides lab services for Blue Care Network of Michigan.

Behavioral health coverage

**CARE FOR YOUR MIND AND YOUR BODY**

All Blue Care Network members are covered for behavioral health services, including mental health or substance use disorder care. Also covered are other types of conditions that cause emotional or mental distress such as life adjustment issues, depression and alcoholism.

**Call on a care manager**

For routine care issues, you can reach a care manager from 8 a.m. to 5 p.m. Monday through Friday at 1-800-482-5982. TTY users call 711.

The care manager will evaluate your needs and arrange for the appropriate services. Rest assured that your personal health information, including discussions you have with the care manager, are confidential.

**In case of an emergency**

Care managers are available 24 hours a day, seven days a week for behavioral health emergencies at 1-800-482-5982.

**Getting care out of network**

If you’re receiving treatment from a behavioral health professional who’s not contracted with BCN, you or your health care provider must request authorization from Behavioral Health Services (1-800-482-5982). BCN must approve the request for care to be covered.

**Care Management**

**CARE TO IMPROVE YOUR QUALITY OF LIFE**

We have a free health management program that’s designed to help you stay healthy, get better or improve your quality of life while living with an illness. This program gives you information, tools and assistance to help you make good health care choices while making the most of the benefits you’re paying for.

**Coordinating your care**

Managing your care can sometimes be difficult and overwhelming. Our case managers can help you stay on track by coordinating all of your care and working closely with you and your doctor. He or she will also:

- Remind you of needed screenings, lab tests and other services
- Review care instructions provided by your doctor
- Remind you of upcoming appointments
- Answer questions about your benefits
- Identify benefits to get appropriate care
- Arrange for durable medical equipment if needed
- Help find specialists and other providers
- Provide support after surgery and hospitalization

Specialized support for you

Know that you’re not alone. Many of our case managers are specialists who can assist you with:

- Complex conditions
- High-risk pregnancy
- Neonatal care
- Oncology
Your drug benefit

**PRESCRIPTION DRUG COVERAGE**

For information about what you pay when you fill a prescription, log in to your account at bcsbm.com. Then click on Coverage under Manage my plan. See also Page 23 in this booklet for your drug benefit copayment information.

**Providing better value**

Our list of drugs is grouped into categories, or tiers, with the safest and least expensive drugs in the lower tiers. Your out-of-pocket cost is defined by one of these tiers.

- **Tier 1A and 1B Mostly Generics – Covered with 10% coinsurance**
  These drugs are your most cost-effective option for treatment.

- **Tier 2 Preferred Brand – Covered with 10% coinsurance**
  These brand-name drugs cost more because there’s no generic equivalent.

- **Tier 3 Non-Preferred Brand – Covered with 10% coinsurance**
  These drugs aren’t on our list of approved drugs.

- **Tier 4 and 5 Specialty – Covered with 10% coinsurance**
  These drugs treat complex and chronic conditions and require special handling.

**Go generic**

Generic drugs are made with the same active ingredients as their brand-name equivalents, making them safe and effective treatment options. Because they cost much less than brand-name drugs, your prescription will automatically be filled with a generic drug when medically appropriate.

**Drug management ensures safety**

We review certain drugs to ensure that your prescriptions are safe, affordable and appropriate.

Here are some ways we ensure safety:

- Our quantity limits review ensures that the dose prescribed for you is safe.
- Our pharmacy claims system is programmed to identify harmful drug interactions.

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**Blue Cross Online VisitsSM**

You and your dependents can get fast, convenient, affordable medical and behavioral health care online with a doctor.

**Convenient online care for body and mind**

When you or someone in your plan has a minor illness, such as a cold, bladder infection, sprain or other similar condition, simply use your smartphone, tablet or computer to log in and meet face to face with a U.S. board-certified doctor online — 24 hours a day, seven days a week.

Online visits also give you more choices for behavioral health care. Schedule an appointment and talk to therapists and psychiatrists about anxiety, grief and other life challenges from the comfort of home.

Online health care is most convenient when:

- You can’t leave home or your workplace.
- You’re on vacation or traveling for work.
- You’re looking for affordable after-hours care.

**Sign up now**

**Mobile** – Get the BCBSM Online VisitsSM app.
**Web** – Go to bcsbmonlinevisits.com.
**Phone** – Call 1-844-606-1608.

Add your Blue Care Network health plan information.

**Important:** You may be charged incorrectly if you don’t enter your plan information.
Coverage that travels

As a Blue Care Network member, you can receive benefits when you’re outside of Michigan, but still in the U.S. So can your dependents. Your coverage includes BlueCard, a program of the Blue Cross and Blue Shield Association. With this program, you have nationwide access to Blue plan physicians and hospitals. For more information, call BlueCard at 1-800-810-BLUE (2583).

Always carry your BCN ID card for access to service. You may have to pay your usual out-of-pocket expenses (deductible, copays and coinsurance) for services. But you shouldn’t have any other up-front health care expenses if you use a Blue provider.

Care while traveling outside the U.S.

Your BCN plan provides full medical coverage while traveling abroad through the Blue Cross Blue Shield Global Core program. You also have GeoBlue, which provides worldwide travel assistance.

You may be required to pay out-of-pocket for services and seek reimbursement upon returning to the country. Proof of payment, itemized bills and any relevant documentation, including medical records, are required.

For more information:
- Call Blue Cross Blue Shield Global Core Service Center at 800-810-2583 or collect at 804-673-1177, or visit bcbsglobalcore.com.
- Call GeoBlue Global Health and Safety Team at 800-257-4823 inside the U.S. or collect at 610-254-8771; or email globalhealth@geo-blue.com.

GeoBlue is an international health insurance program of Worldwide Insurance Services, which is an independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross, Blue Shield, the Blue Cross and the Blue Shield symbols, BlueCard and Blue Cross Blue Shield Global Core are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

Benefits-at-a-Glance for UM Student Health Plan 2019-2020

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It’s not a contract. Additional limitations and exclusions may apply to covered services. For a complete description of benefits, please see the applicable Certificate of Coverage and Riders. Payment amounts are based on the BCN-approved amount, less any applicable deductible, coinsurance and copayment amounts required by the plan.

If there’s a discrepancy between this Benefits-at-a-Glance and any applicable plan documents, the plan document will control. This coverage is provided pursuant to a contract entered into in the State of Michigan and shall be construed under the jurisdiction and according to the laws of the State of Michigan. Services must be provided or arranged by your primary care physician or health plan.

Note:
- When you enroll with Blue Care Network and are a student or scholar on the Ann Arbor campus, we’ll assign you a University Health Service primary care physician, who’s based on the Ann Arbor campus. Students on the Dearborn and Flint campuses will be assigned a Blue Care Network contracted provider in your area. You can change your primary care physician at any time by logging in to your account at bcbsm.com.
- All currently enrolled UM students on the Ann Arbor campus who pay the health service fee as part of tuition are eligible for services at UHS, and do not pay the International Student/Scholar Health Plan office visit copay when seen at UHS. When appropriate, UHS can bill your insurance for services not supported by the health service fee, such as for medications, certain immunizations, laboratory testing, radiology and eye care. Students and Scholars who do not pay the health service fee are still eligible for services at UHS but on a fee for service basis.

Member’s responsibility: deductible, copays, coinsurance and dollar maximums

Note: The deductible will apply to certain services as defined below.

<table>
<thead>
<tr>
<th>Benefit description</th>
<th>BCN network</th>
<th>Out of network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Note:</strong> Coinsurance and select fixed dollar copays apply once the deductible has been met.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100 per individual/$200 per family per benefit year</td>
<td>$100 per individual/$200 per family per benefit year</td>
<td></td>
</tr>
<tr>
<td>If you use in-network and out-of-network services, separate deductible amounts apply. The deductible for in-network and out-of-network is not combined to satisfy the deductible limit.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed dollar copays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$20 for primary care physician office visits, $20 for specialist visits, $75 for emergency room visit, $20 for urgent care visit</td>
<td>Not applicable for primary care visits, coinsurance applies for specialist visits, $75 for emergency room visits, $20 for urgent care visits</td>
<td></td>
</tr>
<tr>
<td>Coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10% for select services as noted below</td>
<td>10% and 20% for select services as noted below</td>
<td></td>
</tr>
<tr>
<td>Annual out-of-pocket maximum – applies to deductibles, copays and coinsurance amounts for all covered services – including prescription drug copays.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$3,500 per member/$7,000 per family per benefit year</td>
<td>$3,500 per member/$7,000 per family per benefit year</td>
<td></td>
</tr>
<tr>
<td>Not included in the out-of-pocket maximum:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ Balance billed charges</td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ Health care this plan doesn’t cover</td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ Nonreferred or nonauthorized service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ Pediatric dental and vision</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you use in-network and out-of-network services, separate out-of-pocket maximum amounts apply. The out-of-pocket maximum for in-network and out-of-network is not combined to satisfy the OOPM limit.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

GeoBlue Global Health and Safety Team at 800-257-4823 inside the U.S. or call 610-254-8771; or email globalhealth@geo-blue.com.
### Member’s responsibility: deductible, copays, coinsurance and dollar maximums

<table>
<thead>
<tr>
<th>Benefit description</th>
<th>BCN network</th>
<th>Out of network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive services – as defined by the Affordable Care Act and included in your Certificate of Coverage. Additional preventive and early detection services such as tobacco and depression screenings are included in your Certificate of Coverage.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health maintenance exam</td>
<td>Covered – 100%</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Annual gynecological exam</td>
<td>Covered – 100%</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Pap smear screening – laboratory services only</td>
<td>Covered – 100%</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Well-baby and child care</td>
<td>Covered – 100%</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Immunizations-pediatric and adult</td>
<td>Covered – 100%</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Prostate specific antigen (PSA) screening – laboratory services only</td>
<td>Covered – 100%</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Routine colonoscopy</td>
<td>Covered – 100%</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Mammography screening</td>
<td>Covered – 100%</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Voluntary female sterilization</td>
<td>Covered – 100%</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Breast pumps (DME guidelines apply)</td>
<td>Covered 100%</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Maternity prenatal care</td>
<td>Covered – 100%</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Physician office services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCP office visits</td>
<td>Covered - $20 copay</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Online visits</td>
<td>Covered - $20 copay</td>
<td>Covered - 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Consulting specialist care</td>
<td>Covered – $20 copay after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Emergency medical care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital emergency room – copay waived when admitted as an inpatient</td>
<td>Covered – $75 copay</td>
<td>Covered – $75 copay</td>
</tr>
<tr>
<td>Urgent care services</td>
<td>Covered – $20 copay after deductible</td>
<td>Covered – $20 copay after deductible</td>
</tr>
<tr>
<td>Ambulance services – medically necessary ground and air service</td>
<td>Covered – 100% after deductible</td>
<td>Covered – 100% after deductible</td>
</tr>
<tr>
<td>Additional preventive and early detection services such as tobacco and depression screenings are included in your Preventive services section for routine prenatal care. Well newborn nursery care covered at 100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laboratory and pathology tests</td>
<td>Paid in full</td>
<td>Paid in full</td>
</tr>
<tr>
<td>Diagnostic tests and X-rays</td>
<td>Covered – 10% coinsurance of the approved amount after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Radiation therapy</td>
<td>Covered – 10% coinsurance of the approved amount after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>High technology scans – CAT, MRI, PET, require preauthorization</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Maternity services provided by a physician</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Postnatal care – See “Preventive services” section for routine prenatal care</td>
<td>Covered – $20 copay</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Delivery and nursery care</td>
<td>Covered – 10% coinsurance after deductible for professional services; see Hospital Care for facility charges. Well newborn nursery care covered at 100%</td>
<td></td>
</tr>
<tr>
<td>Hospital care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient hospital – facility</td>
<td>Covered – $150 copay after deductible per admission; unlimited days</td>
<td>Covered – 20% coinsurance of the approved amount after deductible; unlimited days</td>
</tr>
<tr>
<td>Inpatient hospital-professional</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Outpatient surgery - facility and professional</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Alternatives to hospital care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skilled nursing care - facility; unlimited days</td>
<td>Covered – $150 copay after deductible per admission</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Hospice care - inpatient facility; unlimited days</td>
<td>Covered – $150 copay after deductible per admission</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Home health care</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Surgical services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgery – includes all related surgical services and anesthesia</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Voluntary male sterilization – See “Preventive services” section for voluntary female sterilization</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Elective abortion</td>
<td>Covered - 10% coinsurance</td>
<td>Covered – 10% coinsurance</td>
</tr>
<tr>
<td>Human organ transplants and related services – subject to medical criteria; require preauthorization</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
</tbody>
</table>
### Beneficial Description

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>BCN Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Surgical Services, continued</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reduction mammoplasty (subject to medical criteria)</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Male mastectomy (subject to medical criteria)</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Temporomandibular joint syndrome – includes physician's charges for treatment of TMJ including occlusal splint</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Orthognathic surgery</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Weight reduction procedures (subject to medical criteria)</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td><strong>Behavioral Health</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient mental health care</td>
<td>Covered – $150 copay after deductible per admission</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Inpatient substance use disorder care</td>
<td>Covered – $150 copay after deductible per admission</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Outpatient mental health care</td>
<td>Covered – $20 copay</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Outpatient substance use disorder care</td>
<td>Covered – $20 copay</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td><strong>Autism Spectrum Disorders, Diagnoses and Treatment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applied behavioral analyses (ABA) treatment</td>
<td>Covered – $20 copay</td>
<td>Covered – 20% coinsurance of the allowed amount after deductible</td>
</tr>
<tr>
<td>Outpatient physical therapy, speech therapy, occupational therapy</td>
<td>Covered – $20 copay after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Other covered services, including mental health services for autism spectrum disorder</td>
<td>See your outpatient mental health benefit and medical office visit benefit</td>
<td>See your outpatient mental health benefit and medical office visit benefit</td>
</tr>
<tr>
<td><strong>Other Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allergy testing, therapy and injections</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Chiropractic spinal manipulation</td>
<td>Covered - $20 copay</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Outpatient physical, speech and occupational therapy including habilitative services. Requires authorization by BCN.</td>
<td>Covered – $20 copay after deductible; unlimited visits</td>
<td>Covered – 20% coinsurance of the approved amount after deductible; unlimited visits</td>
</tr>
<tr>
<td>Durable medical equipment – requires preauthorization through Northwood</td>
<td>Covered – 10% coinsurance of the approved amount after deductible through BCN vendor</td>
<td>Covered – 10% coinsurance of the approved amount after deductible through BCN vendor</td>
</tr>
<tr>
<td>Prosthetic and orthotic appliances</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Diabetic supplies</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Infertility – Counseling and Treatment (excluding In-vitro fertilization)</td>
<td>Covered – 10% coinsurance after deductible on all associated costs</td>
<td>Covered – 20% coinsurance of the approved amount after deductible on all associated costs</td>
</tr>
<tr>
<td>Adult Routine Vision Exam</td>
<td>Covered – $20 copay</td>
<td>Covered – 20% coinsurance of the approved amount after deductible</td>
</tr>
<tr>
<td>Hearing aid</td>
<td>Covered – 10% coinsurance after deductible</td>
<td>Covered – 20% coinsurance of the approved amount</td>
</tr>
<tr>
<td>Transplant Services – eligible travel and lodging for initial transplant surgery – member must submit receipts for reimbursement</td>
<td>Limited to one hearing aid per ear every 6-24 month consecutive period per benefit year</td>
<td>$10,000 limit</td>
</tr>
<tr>
<td>Injuries due to intercollegiate sports</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Intramural and club sports</td>
<td>Covered – applicable cost share applies based on the service and location of the service</td>
<td>Not covered</td>
</tr>
<tr>
<td>Acupuncture in lieu of anesthesia</td>
<td></td>
<td>Not covered</td>
</tr>
<tr>
<td>Out-of-Country Services</td>
<td>Covered regardless if the country has socialized medicine. Applicable in-network cost sharing applies</td>
<td></td>
</tr>
</tbody>
</table>
## Member’s responsibility: deductible, copays, coinsurance and dollar maximums

<table>
<thead>
<tr>
<th>Benefit description</th>
<th>BCN network</th>
<th>Out of network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye exam</strong> – limited to one per calendar year through the last day of the year in which an individual turns age 19</td>
<td>Covered – 100%</td>
<td>Covered – 100% of the approved amount</td>
</tr>
<tr>
<td><strong>Prescription glasses – frames (chosen from a select collection) and lenses are covered once a calendar year through the last day of the year in which an individual turns age 19</strong></td>
<td>Administered by Blue Cross Blue Shield of Michigan. For benefit questions call the dental customer service number on the back of your card. (To find a PPO dentist near you, please visit mibluedentist.com or call 1-888-826-8152.)</td>
<td></td>
</tr>
<tr>
<td><strong>Pediatric dental</strong> - Administered by Blue Cross Blue Shield of Michigan. For benefit questions call the dental customer service number on the back of your card. (To find a PPO dentist near you, please visit mibluedentist.com or call 1-888-826-8152.)</td>
<td>Blue Dental PPO dentists</td>
<td>Blue Par Select and nonparticipating dentists</td>
</tr>
<tr>
<td><strong>Dental deductible</strong></td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Tier 1A</strong> – 10% coinsurance, Tier 1B – 10% coinsurance, Tier 2 – 10% coinsurance, Tier 3 – 10% coinsurance, Tier 4 – 10% coinsurance, Tier 5 – 10% coinsurance</td>
<td>Covered – 100% of approved amount</td>
<td>Covered – 100% of approved amount</td>
</tr>
<tr>
<td><strong>Orthodontic Services</strong></td>
<td>Covered - 50% of approved amount</td>
<td>Covered - 50% of approved amount</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td><strong>Custom Select Drug List:</strong> Tier 1A – 10% coinsurance, Tier 1B – 10% coinsurance, Tier 2 – 10% coinsurance, Tier 3 – 10% coinsurance, Tier 4 – 10% coinsurance, Tier 5 – 10% coinsurance</td>
<td><strong>Custom Select Drug List:</strong> Tier 1A – 10% coinsurance, Tier 1B – 10% coinsurance, Tier 2 – 10% coinsurance, Tier 3 – 10% coinsurance</td>
</tr>
<tr>
<td><strong>Prescription Drugs – 30-day supply</strong></td>
<td>Drugs for the treatment of Sexual Dysfunction, Cough &amp; Cold and prenatal vitamins – 10% coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Prescription Drugs – 90-day Retail and Mail Order</strong></td>
<td>Preventive Drugs including female contraceptives are covered in full for Generic and Single Source Brand names on the Custom Select Drug List. Multi-Source Brands are not covered.</td>
<td></td>
</tr>
<tr>
<td><strong>Prescription Drugs – 90-day Retail and Mail Order</strong></td>
<td>Drugs for Weight loss and Compounds are not covered.</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

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**Benefit description**

**Pediatric dental**

- **Dental deductible**
  - $25 per member/$75 per contract
  - Deductible per calendar year
- **Dental out-of-pocket maximum**
  - $350 per member/$700 per contract per calendar year
  - Not applicable

**Benefit description**

**Orthodontic Services**

- Covered – 50% of approved amount

**Benefit description**

**Prescription Drugs**

- Covered - 50% of approved amount

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**Benefit description**

**Prescription Drugs – 30-day supply**

- Drugs for the treatment of Sexual Dysfunction, Cough & Cold and prenatal vitamins – 10% coinsurance

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**Benefit description**

**Orthodontic Services**

- Covered - 50% of approved amount

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**Benefit description**

**Prescription Drugs – 90-day Retail and Mail Order**

- Preventive Drugs including female contraceptives are covered in full for Generic and Single Source Brand names on the Custom Select Drug List. Multi-Source Brands are not covered.

- Drugs for Weight loss and Compounds are not covered.

- Specialty drugs are covered only when obtained from a pharmacy in the BCN Exclusive Pharmacy Network for Specialty Drugs.

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**Benefit description**

**Orthodontic Services**

- Covered - 50% of approved amount

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**Benefit description**

**Prescription Drugs – 90-day Retail and Mail Order**

- Not covered
If you, or someone you’re helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member.

If you or someone you’re assisting needs assistance, you have the right to get help and information in your language for free. To talk to an interpreter, dial the Customer Service number on the back of your card or 877-469-2583, TTY: 711 if you are not already a member.

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