



Overview of Blue Cross coverage

Use this guide to find and understand important information about your coverage with Blue Cross Blue Shield of Michigan or Blue Care Network.

Benefit information

Our *Summary of Benefits and Coverage* document lists the benefits covered and not covered by a member's health plan. We provide the *Summary of Benefits and Coverage* to your Human Resources representative.

Keeping health information secure

We ensure that our members' protected health information is kept confidential. We follow strict privacy policies to comply with state and federal law. Our *Notice of Privacy Practices* tells how we'll use and disclose your information while in our care. You'll find the notice at bcbsm.com/importantinfo.

Note: Some employer groups must provide their own notices. You should check with your employer to find out how you can get a copy of the notice.

Finding a doctor

Choosing a doctor, specialist or hospital is one of the most important decisions our members have to make.

Find a Doctor on the bcbsm.com home page can help you make the right choices.



Services that need prior authorization

Some services require approval before they are provided. Lists of these services are at bcbsm.com/importantinfo. Click on *Services that need prior authorization*.

Finding covered prescription drugs

We list the drugs we cover under our various pharmacy plans at bcbsm.com/pharmacy. Click on *Drug lists* in the section titled Find out if your drug is covered. You'll also find answers to important questions about prescription drugs.

We periodically update our drug lists and coverage requirements. This information also supports our network providers in selecting the most effective and affordable drug therapies for Blue Cross members. Information about your prescription drug coverage is always available at bcbsm.com/pharmacy.

To get more details on the information listed here, contact your Human Resources department. You can also learn more about our services and programs at bcbsm.com.