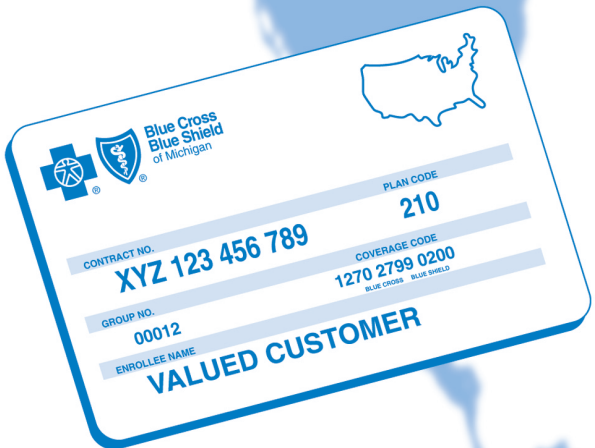




**Blue Cross
Blue Shield
Blue Care Network**
of Michigan

You have the
BlueCard Advantage

**Home is
where
your
BlueCard[®]
is.**



Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

Our BlueCard program gives Blue Managed Traditional, Blue Preferred PPO, Community BlueSM PPO and Blue ChoiceSM POS members benefits when traveling away from home.

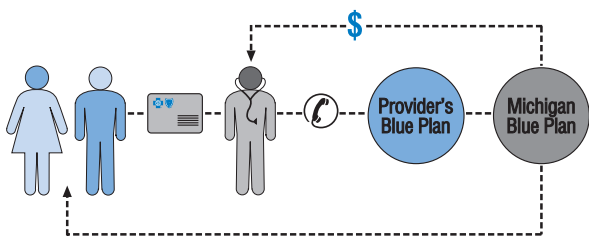
- You don't pay up front. Just present your BlueCard to a doctor or hospital that participates with the Blues plan in the area you're visiting. That's it.
- The local Blues plan participating health provider files claims for you. You just pay any deductible or copay your coverage requires when the claim is processed.
- We pay the provider directly — no paperwork for you.

See how easily it works

*Member presents
The BlueCard to
a participating
provider*

*Provider verifies
membership and
routes claims
to local plan,
including the
three-letter prefix
from your ID card
on the claim*

*Provider's plan
promptly reimburses
provider and
member's plan sends
an Explanation of
Benefits to the member*



With the BlueCard, you're connected

If you're unsure, just ask your doctors and hospital staff if they participate with the Blue Cross or Blue Shield plan in their area. And you'll be glad to know that more than 85 percent of all hospitals and doctors across the U.S. participate with their local Blues plans. Your BlueCard links all Blues plans

to an electronic data system that delivers your benefit information anywhere in the country. You can also call 1-800-810-BLUE to find the nearest participating provider in the state you're visiting.

The three-letter prefix to the contract number on your BlueCard identifies you as a Michigan or national account Blues plan member. This means that even when you're away from your home plan area, you'll receive all the services you're accustomed to.

Through BlueCard, other Blues plans pass along to us the price break they've negotiated with health care providers who participate with their Traditional plan—which is important for you if your coverage requires deductibles or copayments. Deductibles and copayments (if any) usually are based on the lesser amount of:

- The charge the provider actually bills or
- The negotiated price the local Blues plan passes on to us

What “negotiated price” means

In most cases, the “negotiated price” is a simple discount arrangement. Some Blues plans use an estimated price that factors in expected settlements with health care providers or provider groups. Or, “negotiated price” may reflect average expected savings, which the Blues plan periodically adjusts to correct for past over- or underestimation of prices.

In addition, a few states require their local Blues plans to calculate payments in such a way that the entire discount may not be passed on to us for each claim. When you receive health care services in these

states, your payment, and any deductible or copayment, will be based on the method required by law.

If the physician or hospital does not participate

If your out-of-state health provider has no participating agreement with the local Blues plan, ask if he or she will bill us directly for you. If not, you may be required to pay when you receive services. Be sure to get an itemized receipt when you pay.

Home is where your card is

So, always carry your BlueCard with you.

- Most physicians and hospitals in the United States accept it.
- Your BlueCard is just about the best deal in town, no matter what town you're in.

Please note: BlueCard does not cover dental or prescription drug claims. However, if you have prescription drug coverage through the Blues, you can go to any pharmacy throughout the country that is part of Merck-Medco Managed Care's PAID Prescriptions Coordinated Care Network-Level III network. Network pharmacies will file claims for you and they will receive payment directly from us.

The BlueCard program is available to Blue Traditional, Blue Preferred PPO, Blue Preferred Plus PPO, Community Blue PPO and Blue Choice POS (Point of Service) members who are not enrolled with Medicare.