



Blue Cross
Blue Shield
Blue Care Network
of Michigan

Confidence comes with every card.®

State of Michigan Employees



For Your Benefit

A variety of timely information related to your health care benefits and needs

Get digital with Blue Cross

Blue Cross Blue Shield of Michigan can help you conveniently access your plan information when you register for your online account. Getting started is easy. Go to bcbsm.com/register or scan the following QR code:



Everything you need, when you need it

- Access claims from all your health care visits.
- See the latest status on your deductible and out-of-pocket costs.
- Look for providers in the Find Care tool.
- Update your communication preferences to receive email and text communications.
- Sign up for paperless explanation of benefits statements.

After you've registered, download the Blue Cross mobile app for access on the go, including a digital copy of your member ID card. To learn more, visit bcbsm.com/app.

Email communications

When you update your communication preferences to receive email, you'll get occasional emails with important information about your plan so you're always in the know. We'll also send you an email notification when the *For Your Benefit* newsletter is published with a direct link to read it on bcbsm.com/som.



Going paperless

When you register for your online account or use the Blue Cross mobile app, you can view your EOBs online at any time, instead of getting them in the mail.

Sign up for paperless EOBs through your online account by clicking your name at the top of the webpage. Once clicked, a dropdown menu will appear — click *Paperless Options*.

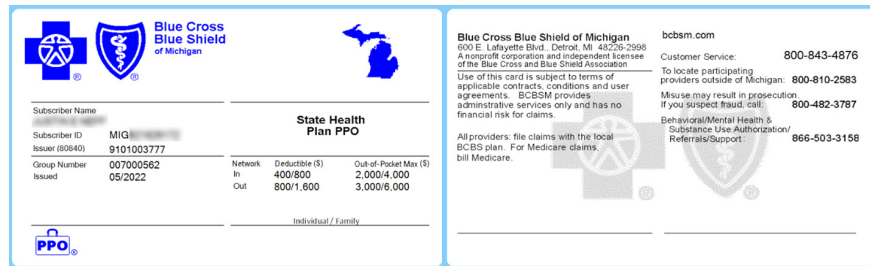
You can also let a Customer Service representative know you want to go paperless by calling **1-800-843-4876**, from 7 a.m. to 7 p.m. Eastern time, Monday through Friday. TTY users, call **711**.



A quick guide to understanding your member ID card

Your Blue Cross member ID card verifies your medical, behavioral health and substance use disorder benefits, and should be with you whenever you receive services.

It's one of the most important items in your wallet — and on your phone once you've downloaded the Blue Cross app for access to your digital ID card — but do you ever wonder what each line means? Let's break it down using the sample ID cards below:



The image shows a sample ID card for a State Health Plan PPO. The card is divided into two main sections. The left section contains the following information:

Subscriber Name		State Health Plan PPO	
Subscriber ID	MIG		
Issuer (80840)	9101003777		
Group Number	007000562	Network	Deductible (\$)
Issued	05/2022	In	400/800
		Out	800/1,600
		Out-of-Pocket Max (\$)	
		In	2,000/4,000
		Out	3,000/6,000
Individual / Family			

The right section contains the following information:

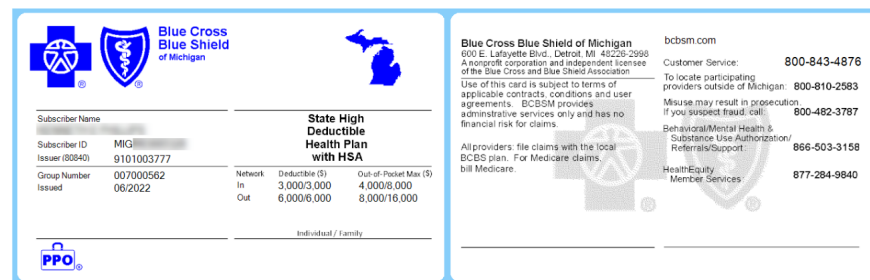
Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd. Detroit, MI 48226-2998
A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

Use of this card is subject to terms of applicable contracts, conditions and user agreements. BCBSM provides administrative services only and has no financial risk for claims.

All providers: file claims with the local BCBS plan. For Medicare claims, bill Medicare.

bcbasm.com
Customer Service: 800-843-4876
To locate participating providers outside of Michigan: 800-810-2583
Misuse may result in prosecution. If you suspect fraud, call: 800-482-3787
Behavioral/Mental Health & Substance Use Authorization/Referrals/Support: 866-503-3158

SHP PPO ID card sample



The image shows a sample ID card for a State High Deductible Health Plan with HSA. The card is divided into two main sections. The left section contains the following information:

Subscriber Name		State High Deductible Health Plan with HSA	
Subscriber ID	MIG		
Issuer (80840)	9101003777		
Group Number	007000562	Network	Deductible (\$)
Issued	06/2022	In	3,000/3,000
		Out	6,000/6,000
		Out-of-Pocket Max (\$)	
		In	4,000/8,000
		Out	8,000/16,000
Individual / Family			

The right section contains the following information:

Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd. Detroit, MI 48226-2998
A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

Use of this card is subject to terms of applicable contracts, conditions and user agreements. BCBSM provides administrative services only and has no financial risk for claims.

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Behavioral/Mental Health & Substance Use Authorization/Referrals/Support: 866-503-3158
HealthEquity Member Services: 877-284-9840

State HDHP ID card sample

Line 1: Subscriber name is the name of the person who is listed as the contract holder for the health plan. If the plan covers more than one person, each member will receive an ID card to use, but only the subscriber's name will appear on the cards.

Line 2: Subscriber ID identifies your records in our files. The alpha prefix, or three letters before the subscriber ID numbers, shows you have coverage through the State Health Plan.

Line 3: Issuer identifies you as a Blue Cross member. The number 80840 in parentheses identifies our industry as a health coverage carrier.

Line 4: Group number tells us you're a group member through the State of Michigan.

Line 5: Issued is the month and year your card was issued to you.

The suitcase on the **bottom left** tells providers you have travel benefits. For more information on receiving care when you travel, go to Page 36 of the [State Health Plan PPO Benefit Guide](#) or [State HDHP Benefit Guide](#).

On the **right side** of your ID card below your plan name, you'll also find your in-network and out-of-network **deductible** and **out-of-pocket maximum** amounts.

On the **back of your ID card**, you'll find the **Customer Service numbers** to call when you have claims and benefit questions, or need behavioral health or substance use disorder services.



How to support loved ones on their mental health journey

Mental health is just as important as physical health, but talking about anxiety and depression can be difficult for many people due to mental health stigma and discomfort. Approaching someone who's struggling is a delicate task, but when we're intentional about how we show support and start conversations, we can break the stigma and help empower loved ones to seek support.

Here are a few ways you can support a family member or friend who's struggling:

Reach out

When someone is struggling with mental health, reaching out is a simple yet effective way to remind them you care. Ask how they're doing or if they're interested in a comforting activity, such as taking a nature walk or getting lunch at a cozy cafe. Remembering and asking about small things, such as his or her birthday, family events, work presentations and personal milestones can also go a long way.

Share your own journey

If you've experienced mental health struggles, consider sharing your journey with your loved one. This can help them feel less alone and more comfortable opening up. If it feels appropriate, offer to help them figure out solutions or find the right care.



Ask supportive questions

Taking the initiative to start conversations about someone's mental health can remind them they have support and encourage them to discuss their situation more openly over time. Try these conversation starters to reinforce your support:

"How are you feeling?" is an open-ended question that lets your loved one know you're there for them but allows them to share only the amount of information they feel comfortable discussing.

"If you don't feel comfortable talking to me, is there someone else you'd rather talk to?" can show you understand if they don't feel comfortable opening up to you, but you still want to support them. You can help them brainstorm who they trust most by recommending friends, siblings, parents or mental health providers.

Remember, if you or a loved one are feeling overwhelmed with depression or have thoughts of harm, seek care at your nearest emergency room or call the Suicide and Crisis Lifeline at **988** or **1-800-273-8255** for 24/7 support.

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MC L04A — Newsletter return only
Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd.
Detroit, Michigan 48226-2998

How to reach us

For benefit information or claim inquiries, call or write the Blue Cross Customer Service Center.

To call

1-800-843-4876

Our customer service representatives are available from 7 a.m. to 7 p.m. Monday through Friday, excluding holidays.

To write

Please send all correspondence to:
State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
232 S. Capitol Avenue L04A
Lansing, MI 48933-1504

For Your Benefit is published by Blue Cross Blue Shield of Michigan. It is meant to complement the advice of health care professionals and is not intended to take the place of professional medical care.

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