



Confidence comes with every card.®

Non-Medicare and Medicare Retirees



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:

- **Non-Medicare and Medicare Supplemental retirees:** Call **1-800-843-4876**, from 7 a.m. to 7 p.m. Eastern time, Monday through Friday. TTY users, call **711**.
- **State Health Plan Medicare Advantage PPO retirees:** Call **1-800-843-4876**, from 8:30 a.m. to 5 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:

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** of your ID card tells providers you have travel benefits.

On the **right side** of your ID card below your plan name, you'll also find your individual and family 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 claim and benefit questions, or need behavioral health or substance use disorder services.

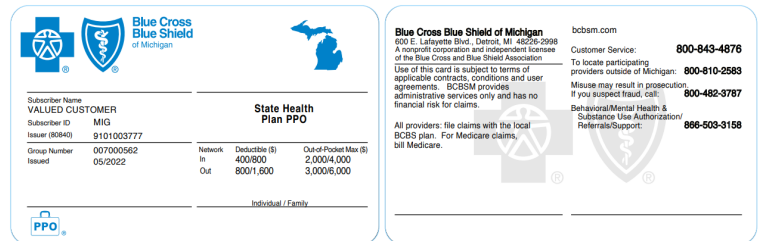
The **State Health Plan MA PPO ID card** is organized with the same first five lines, suitcase logo and Customer Service number placement as the State Health Plan PPO ID cards. But there are a few differences to note:

Lines 1 and 2 are **Enrollee name and ID** instead of Subscriber, but the meaning is the same. However, each State Health Plan MA PPO member is a contract holder. If two members are in the same household, they each receive an ID card with his or her name listed as the Enrollee.

Line 3 uses **Health Plan** instead of Issuer, but the meaning and 80840 identifier are the same.

On the top right side, **Plan H9572** shows you're in the PPO plan.

The State Health Plan MA PPO ID card does not include deductible and out-of-pocket maximum amounts, but you can find this information by visiting the [State Health Plan MA PPO plan](#) page on bcbsm.com/som/retirees and clicking *2024 State Health Plan Medicare Advantage PPO Benefits at a Glance*.



SHP PPO Non-Medicare and Medicare Supplemental sample ID card



SHP MA PPO sample ID card



Age happens: here's what you can start doing today to improve your health for the future

As we age, it's natural to want to avoid discussions with providers about topics we find embarrassing, such as incontinence, falling and problems with balance. But issues associated with aging are common and treatable, so difficult conversations are necessary to make sure you're receiving the best care possible.

Blue Cross is ready to help guide you on your path to healthy aging, with tips and resources on important topics, such as the ones listed below.

Talk with your provider about urinary incontinence treatment solutions

Urinary incontinence — also known as urine leakage — affects up to 75% of women and up to 30% of men older than 65.

Urinary leakage can be embarrassing, but don't let that stop you from talking to your provider so you can work together to find the best solution. Here are some helpful ways to approach the conversation:

- Share your medical concerns with your provider like you would with a close friend.
- Write down your questions and read from the list or hand it to your provider so you don't have to start the discussion.



Talk with your provider about fall risks and prevention tips

The U.S. Centers for Disease Control and Prevention reports that approximately 36 million older

Americans experience a fall each year, and one out of five falls cause serious injury. Fortunately, your providers can help you build a plan to reduce your chances of falling. They may:

- Recommend physical activity or physical therapy to build your strength and balance.
- Review your current prescriptions that may cause dizziness and fatigue.
- Provide ways to reduce household hazards, such as detached rugs and unorganized cords.

Don't turn your back on physical activity and exercise

As we age, getting healthy for the simpler things, such as routine housework and keeping up with the garden and grandchildren, motivates us.

Have a conversation with your provider about exercise and physical activity expectations. They may advise you to:

- Start a new exercise routine or join a fitness class.
- Maintain your level of exercise or physical activity.
- Adapt exercises or physical activities to better suit you.
- Increase your movement with activities, such as 30-minute walks or light chair exercises.

State Health Plan MA PPO members: Blue Cross is committed to helping you age well and maintain your independence. Visit [bcbsm.com/agehealthy](https://www.bcbsm.com/agehealthy) to learn more about healthy aging topics for Medicare Advantage members, including conversation starters to use with your providers.

For Your Benefit

State of Michigan Non-Medicare,
Medicare Supplemental and State Health Plan
Medicare Advantage PPO Retirees

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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

TTY users should call 711.

Non-Medicare and Medicare Supplemental retiree Customer Service is available Monday through Friday from 7 a.m. to 7 p.m. Eastern time, excluding holidays.

State Health Plan MA PPO Customer Service is available Monday through Friday from 8:30 a.m. to 5 p.m. Eastern time, excluding holidays.

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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Blue Cross Blue Shield of Michigan
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600 E. Lafayette Blvd.
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Medicare Plus BlueSM is a PPO plan with a Medicare contract.
Enrollment in Medicare Plus Blue depends on contract renewal.