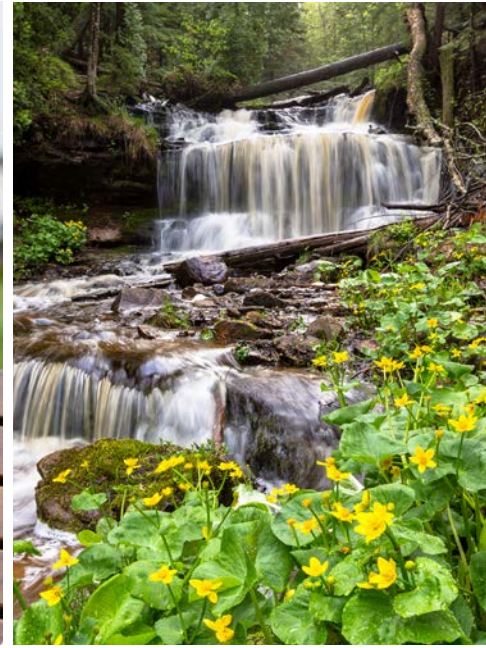
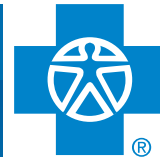


**Blue Care Network**

**BCN Advantage<sup>SM</sup> HMO-POS**



# 2025 Plan benefit guide

**UAW RETIREE  
Medical Benefits Trust**

*Blue Care Network is an HMO-POS plan with a Medicare contract. Enrollment in Blue Care Network depends on contract renewal.*

## Discover Blue Care Network and BCN Advantage HMO-POS

- 1** Look through your benefits.
- 2** Learn more by visiting [www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust). Or call **1-877-396-1893** Monday through Friday from 8 a.m. to 5 p.m. Eastern time. TTY users, call **711**.
- 3** Get peace of mind.



# Contents

<b>See what comes standard.....</b>	<b>2</b>
<b>How to find a network provider.....</b>	<b>4</b>
<b>Access your information, no matter where you are.....</b>	<b>6</b>
<b>Blue Care Network.....</b>	<b>7</b>
Understanding important terms .....	8
2025 benefits at a glance.....	9
2025 Blue Care Network service area map.....	12
<b>BCN Advantage HMO-POS .....</b>	<b>15</b>
The parts of Medicare .....	16
Medicare Advantage gives you more .....	17
2025 benefits at a glance.....	18
Understanding important terms .....	19
2025 BCN Advantage HMO-POS service area map .....	22

# See what comes standard

With Blue Care Network, you receive the high-quality medical benefits you expect from Michigan's leading health maintenance organization, including:



- ✓ **\$0 monthly contribution\***
- ✓ **Low copays** for the services you need, such as primary care provider and specialist visits, and emergency and urgent care
- ✓ **In-network specialists visits** with no referrals needed within the Michigan service area
- ✓ **A network** of more than 6,400 primary care providers, over 27,000 specialists and most of the state's leading hospitals\*\*
- ✓ **Comprehensive preventive care**, including flu shots and other vaccines, routine physicals, mammograms, colonoscopies, lab work, allergy shots and more
- ✓ **Hearing exam and one hearing aid** covered in full every 36 months

## Extras included: Programs, services and discounts

- ✓ **Online member account** that you activate to find and select your primary care provider, check your claims and coverage and see if your referrals and authorizations are approved. Your family members with Blue Care Network coverage can also activate their own personalized accounts.

You can use MIBlue Virtual Assistant<sup>SM</sup>, an interactive, automated chat feature within your account, to help you find answers fast to questions about your plan.

To activate your account, see Page 6.

- ✓ **24-Hour Nurse Line** — A registered nurse is available anytime to answer your questions about treating your symptoms or where to go for care.
- ✓ **Virtual Care** — Online medical and behavioral health services through your phone, tablet or computer from anywhere in the United States with Teladoc Health<sup>TM</sup>.

\*BCN Advantage members you must continue to pay your Medicare Part B premium.

\*\*Source: BCN Medical Informatics Statewide Provider Counts report, June 2024

Teladoc Health is an independent company retained by Blue Care Network to provide virtual care solutions for its members.

**Please note:** You must use network providers to get your medical care and services. If you use out-of-network providers without proper authorization, you will be responsible for the cost. The only exceptions are emergencies, urgently needed services, out-of-area dialysis services, cases in which Blue Care Network authorizes use of out-of-network providers or when in-network services are unavailable.



- ✓ **Tobacco Coaching program** — Increase your chances for becoming tobacco free with a phone-based tobacco cessation coaching program with on-platform coach messaging offered by Personify Health. This holistic, clinically sound, and whole person program addresses all factors surrounding tobacco use. Whether you're ready to set a quit date or not, call Personify Health at **1-833-380-8436** to enroll and schedule your first call. TTY users, call **711**.
- ✓ **Member discounts with Blue365®** — Get exclusive savings on fitness gear, cooking classes, gym memberships and more. Log in to your Blue Care Network member account for details on available discounts.
- ✓ **Educational materials, reminders and other support** for chronic conditions, such as chronic obstructive pulmonary disease, depression, diabetes, heart disease, heart failure and kidney disease.

**Nationwide provider network** — Lets you receive routine and follow-up care from Blue plan providers when traveling outside of Michigan but within the United States and its territories. Prior authorization is required.

**Blue Cross Blue Shield Global® Core** — Provides access to urgent and emergency care services when traveling outside the U.S. and its territories. Visit [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com) for more information.

*Personify Health is an independent company retained BCN to provide health and well-being services for its members. Copays and/or deductibles may apply when using Blue Cross Blue Shield Global Core.*

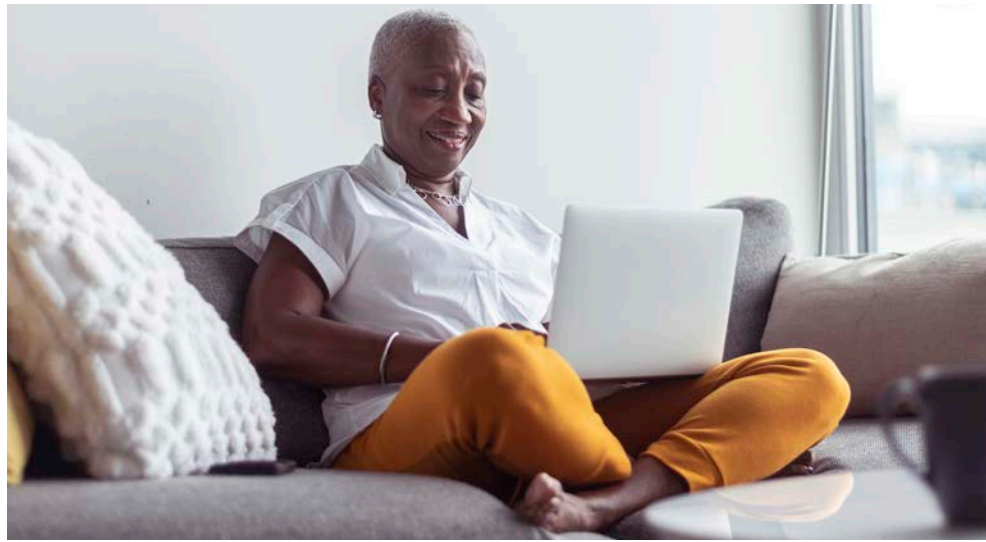
*Blue365 is brought to you by the Blue Cross Blue Shield Association, an association of independent, locally operated Blue Cross and Blue Shield plans. Value-added items and services are not a part of your benefits and are not covered under contracts or any other applicable federal health care program. For complete terms and conditions, see <http://www.blue365deals.com/terms-use>.*

# How to find a network provider

To find an in-network provider, visit [www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust) to get started. Once there, follow these steps:

1. Scroll down to *How can we help?*
2. Click on *Find a doctor*.
3. Click on *Choose a location* and follow the prompts.

You can choose a doctor by name or specialty or choose a hospital or clinic by name or type.



Selecting a primary care doctor for you and your family is an important decision. Primary care doctors are family or general practice doctors, internists and geriatricians. Your doctor is your partner in maintaining your good health and providing care for most of your basic health care needs, including:

- Regular checkups
- Health screenings and immunizations
- Treatment for illness or injury
- Treatment for chronic conditions like asthma and diabetes
- Coordination of specialty care, lab tests and hospitalizations

Everyone on your contract must have a primary care provider before using their available health care benefits. To choose or change your primary care provider, call us at **1-800-222-5992**.

Let us know who you select before your first visit with your new doctor. Maintaining a relationship with your primary care doctor is important because he or she may be able to see trends or symptoms you may not notice. Your doctor also knows your family history and risks. With routine tests, your doctor may be able to catch health concerns early.

# Your primary care physician checklist

Use this checklist to help take you through the process of finding, making an appointment and interacting with your primary care physician.

1

## Find a doctor:

- Visit [www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust), and see the steps on the previous page to find a network provider.
- If you would prefer to have us help you find a network provider, call **1-800-222-5992** and speak to a representative.

2

## Before you call your primary care physician:

- Write down questions and concerns. If you need pointers on the types of questions you should ask, call **1-800-222-5992** and we can help.
- Gather a list of current medication and immunization records.
- Have your Blue Cross ID card and photo ID or driver's license handy.

3

## When calling, tell them:

- Your name and Blue Cross ID information.
- Reason you're seeing the doctor.
- Days and times that work for you.

### **Ask:**

- For any forms that can be sent before your visit.
- What else you need to bring.

4

## For your appointment:

### **Bring:**

- Blue Care Network ID card and photo ID.
- Any papers or forms sent ahead of time.
- Health information (medical records), including you and your family's health history.
- List of prescriptions and over-the-counter medicines.
- Herbal remedies and vitamins you are taking.
- Prescription refills you need.
- Someone to help you talk to your doctor, if needed.

5

## After your appointment:

- Follow your doctor's advice.
- Schedule any follow-up appointments.
- Not comfortable with your doctor? Find a new one, if you need to.

# Access your information, no matter where you are



## Online member account

Blue Care Network can help you access your health plan information when you register for your member account and download the mobile app.

When you go digital, you'll have secure access to important details specific to your plan such as your health plan benefits, information from visits with your providers, and member discounts and well-being resources readily available.

To register for your account,

1. Visit [www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust)
2. Click *LOGIN*
3. Click *Register for a new account*

## Take your plan information with you on our mobile app.

Download the Blue Cross mobile app to access your health plan information, including a digital version of your member ID card, in one secure place.

- Search BCBSM in the App Store® or Google Play™
- Once downloaded, log in with your online member account

*Apple is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc.*



# Blue Care Network

## 2025 Benefits at a glance

Blue Care Network is open to non-Medicare Trust members residing in 26 counties.  
You must receive routine care from network providers  
(see page 12 for service area map).



# 2025 Benefits at a glance



	You pay
	In network
<b>Deductible</b>	
Deductible per member per calendar year	\$250 per member \$500 per family <b>Protected member: \$0</b>
Maximum out of pocket (for deductible and fixed-dollar copays)	Not applicable

## Understanding important terms

**Deductible** — the amount you must pay toward covered medical services within a calendar year before the Plan begins to pay. This doesn't apply to services that require a copay.




**Copayment (copay)** — a fixed amount you pay to receive a medical service, usually at the time of service (office visits, emergency room, urgent care). Note that the copayment does not go toward paying the deductible or out-of-pocket maximum. Copays are separate and continue even after your deductible is met.

**In-network provider** — A provider contracted with Blue Care Network. You must see an in-network provider to get your medical care and services.

**Out-of-network provider** — A provider who doesn't have a contract with Blue Care Network. If you see an out-of-network provider, you're responsible for the cost of all services.

**Protected member** — Applies to all retirees who retired before October 1, 1990, and all surviving spouses of retirees who retired before October 1, 1999.

# 2025 Benefits at a glance





		You pay
		In network
	<b>Hospital services</b>	
	In-hospital physician care, general nursing care, surgery (including all related surgical services, anesthesia, lab, X-rays and drugs) unlimited number of days of care	Plan pays 100% after deductible
	Outpatient facility services	Plan pays 100% after deductible
	Delivery and well-baby care	Plan pays 100% after deductible
	<b>Skilled nursing and hospice care</b>	
	Skilled nursing facility Must be an approved facility. Preauthorization is required.	Plan pays 100% after deductible
	Home health care Preauthorization may be required	Plan pays 100% after deductible
	Hospice care Preauthorization may be required	Plan pays 100% after deductible
	<b>Physician office services</b>	
	Primary care office visit, including virtual visits with your own doctor	\$15 copay per visit
	Specialist office visit, including virtual visits with your own doctor	\$25 copay per visit <b>Protected member: \$15 copay per visit</b>
	Teladoc Health Virtual Care virtual medical and behavioral health care services <a href="http://www.bcbsm.com/virtualcare">www.bcbsm.com/virtualcare</a>	Plan pays 100%
	Routine pediatric care	\$15 copay per visit
	Annual gynecological exam	\$15 copay
	Prenatal and postnatal care	\$15 copay per visit

**Questions?** Call 1-800-222-5992, 8:30 a.m. to 6 p.m. Eastern time, Monday through Friday.  
TTY users call 711. Or visit us online at [www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust).

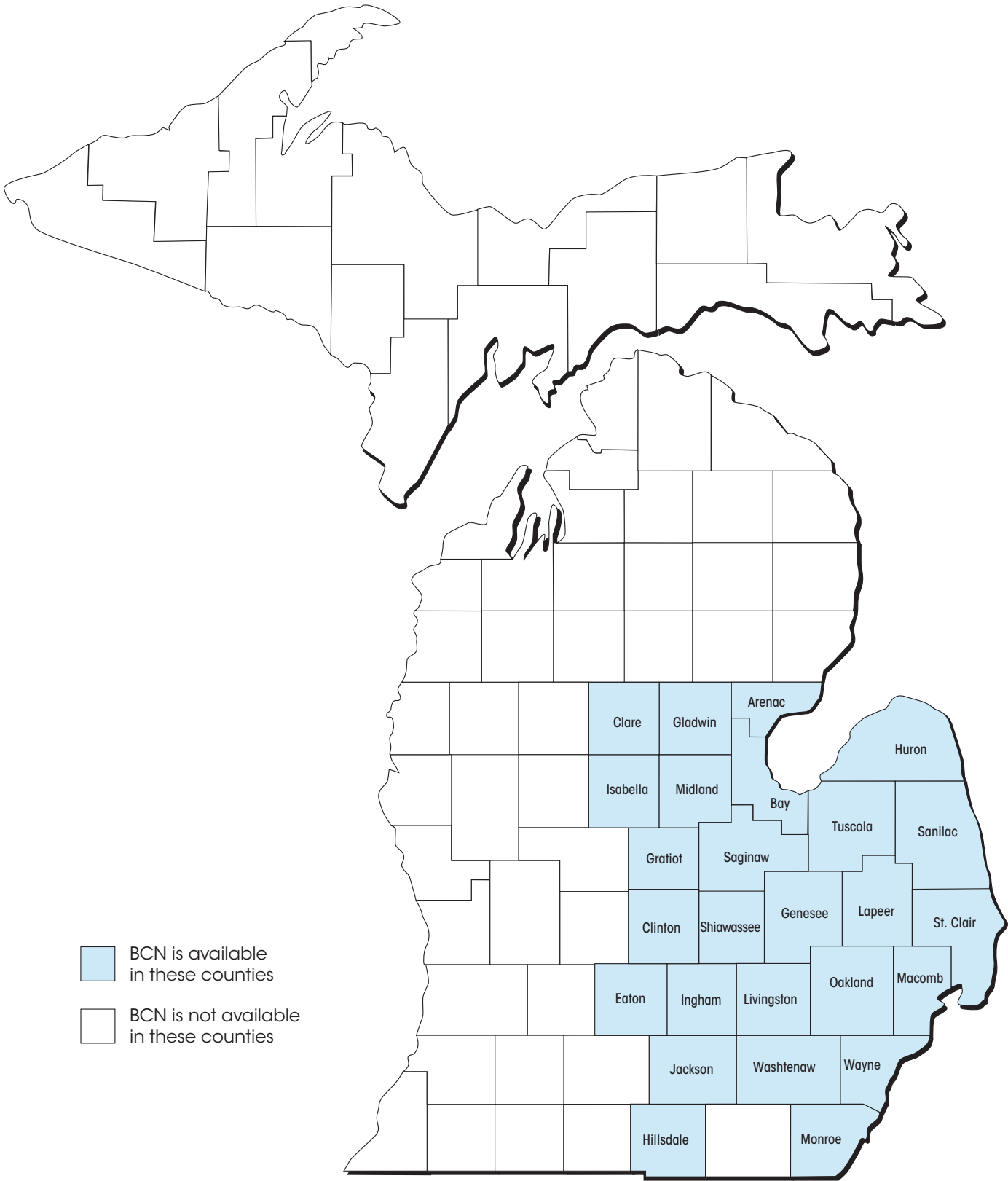


	You pay
	In network
<b>Preventive services*</b>	
<b>Routine physical</b>	\$15 copay — Primary care \$25 copay — Specialist <b>Protected member: \$15 copay</b>
<b>Immunizations</b> — age and frequency limitations for selected medically recognized immunizations at a doctor’s office, retail health center, and (for certain immunizations) at a Blue Care Network participating pharmacy	Plan pays 100%
<b>Mammogram</b> — Routine and high-risk mammogram screening in accordance with established guidelines — one routine exam per calendar year beginning at age 40. Under age 40, one per calendar year, if high-risk factors are present.	Plan pays 100%
<b>Early detection screening tests</b> — Early detection screening for colon, rectal and lung cancers when performed in accordance with established guidelines. <b>Barium enema X-ray</b> — one every 5 years age 45 and over (or at any age if risk factors are present); or <b>Colonoscopy</b> — one every 10 years age 45 and over (or at any age if risk factors are present); or <b>Sigmoidoscopy</b> — one every five years age 45 and over (or at any age if risk factors are present) <b>Fecal occult blood test</b> — one per calendar year beginning at age 45 <b>Fecal immunochemical test (FIT)</b> — one per calendar year beginning at age 45 <b>Lung cancer screening</b> — once per calendar year for enrollees age 50 and over who have a 20 pack per year smoking history	Plan pays 100%
<b>Pap smear screening</b> — one per calendar year	Plan pays 100%
<b>Prostate-specific antigen screening</b> Screening test for asymptomatic males age 40 and older when performed in accordance with established guidelines — one per calendar year.	Plan pays 100%

# 2025 Benefits at a glance

		You pay
		In network
	<b>Emergency medical care</b>	
	Hospital emergency room (copay waived if admitted)	\$125 copay per visit <b>Chrysler and GM Protected member: \$100 copay per visit</b> <b>Ford Protected member: \$0 copay per visit</b>
	Urgent care/retail health clinic	\$40 copay per visit <b>Ford Protected member: \$0 copay per visit</b>
	Ambulance services ground and air	Plan pays 100% after deductible
	<b>Diagnostic services</b>	
	Laboratory tests	Plan pays 100%
	Diagnostic X-rays	Plan pays 100% after deductible
	Radiation therapy	Plan pays 100% after deductible
	<b>Behavioral health and substance use disorder treatment</b>	
	Inpatient behavioral health and substance use disorder treatment	Plan pays 100% up to 45 days per calendar year; renewable after 60 days of release from a treatment facility
	Outpatient behavioral health treatment, including virtual or in-person visits with any provider Prior authorization not required for routine visits.	Plan pays 100%
	Outpatient substance use disorder treatment, including virtual or in-person visits with any provider	Plan pays 100%
	<b>Other services</b>	
	Diabetic monitoring supplies, including continuous glucose monitors (CGM)	Plan pays 100%
	Durable medical equipment, prosthetics, orthotic appliances, compression stockings, diabetic shoes	Plan pays 100%
	Allergy testing	Plan pays 100% after deductible
	Allergy injections	Plan pays 100% office visit copay may apply
	Chiropractic spinal manipulation	\$20 copay per visit
	Physical therapy: 60 treatments per condition per year	Plan pays 100% after deductible
	Hearing exam and 1 hearing aid	Plan pays 100% every 36 months (two hearing aids are covered in full if member is 19 or younger)

# 2025 Blue Care Network service area

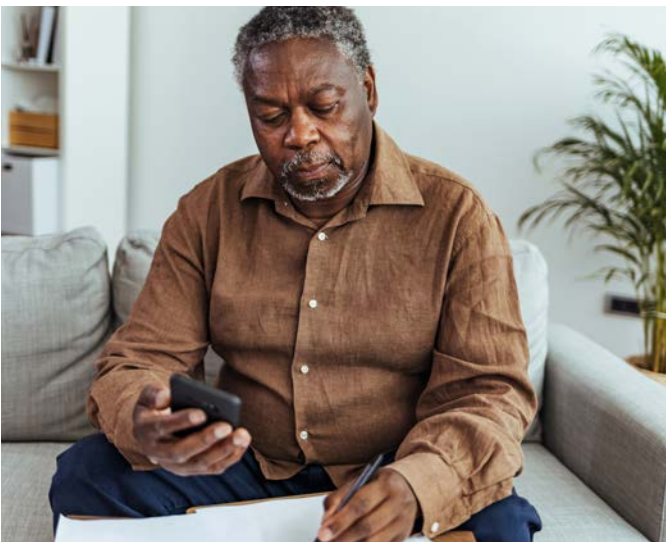


# Are you ready for Medicare?

In most cases, if you already receive Social Security, you're automatically enrolled in Part A and Part B. All Medicare Advantage plans require Part B enrollment. If you haven't received a Medicare card showing that you're enrolled in Parts A and B, contact the Social Security Administration at **1-800-772-1213** and verify your enrollment. TTY users, call **1-800-325-0778**.

If you're currently enrolled in Blue Care Network, once you're enrolled in Medicare Part A and Part B, you'll be automatically enrolled in BCN Advantage HMO-POS. If you prefer a different plan, the choice is yours. Call Retiree Health Care Connect at **1-866-637-7555** Monday through Friday from 8:30 a.m. to 4:30 p.m. Eastern time to discuss your options. TTY users, call **711**. If you change your mind after joining BCN Advantage, you can still change to another qualified plan.

**Important: The Centers for Medicare and Medicaid Services only allows you to be enrolled in one Medicare Advantage plan at a time.** If you're currently enrolled in a Medicare Advantage plan and you enroll in second one, you'll lose your first Medicare Advantage plan coverage.







# BCN Advantage<sup>SM</sup> HMO-POS

## 2025 Benefits at a glance

The UAWTrust offers BCN Advantage HMO-POS as one of the Medicare Advantage health plans for consideration by its Medicare-eligible members residing in 68 counties. You must receive routine care from network providers (see page 22 for service area map).

# Parts of Medicare



**Part A** — Helps cover an inpatient stay at the hospital, skilled nursing facility, hospice and home health care. No premium for people who have worked for at least 10 years or 40 quarters.



**Part B** — It covers the cost of doctor visits, behavioral health care, outpatient surgery, lab tests, durable medical equipment and Part B drugs. Has a monthly premium based on your income and will be determined at the time of your enrollment.



**Part C** — Medicare Advantage plans combine all Original Medicare benefits, rights and protections. They also include extra benefits, such as fitness programs and care support programs. When enrolled in the Medicare Advantage plan, you still need to pay your Part B premium.



**Part D\*** is prescription drug coverage. Administered by private insurance companies that follow rules set by Medicare.



*\*Prescription drug coverage for BCN Advantage is provided separately through your UAW Trust membership*

# Medicare Advantage gives you more

BCN Advantage promotes healthy living, giving you access to the doctors and hospitals you want, while providing the most value for your health care dollar.



Exceptional health and wellness support, including **MyBlue<sup>SM</sup> Concierge**, which provides personalized one-on-one service, including:

- Explanation of your benefits
- Dedicated care support and customer service teams
- Guidance regarding preventive measures and services
- Support about taking proactive steps to maintain and improve your health



We're working with Signify Health to offer an In-Home Visit program to our members, at no additional cost. Receive a health and wellness assessment with a licensed medical doctor or nurse practitioner in one of three ways:

1. In person, in your home
2. Video conference on your smart phone, tablet or computer
3. Over the telephone

For more information or to schedule an In-Home Visit, go to [www.bcbsm.com/uawtrusthomevisits](http://www.bcbsm.com/uawtrusthomevisits), or call Signify Health at **1-844-226-8216**. TTY users, call **711**.



Free SilverSneakers<sup>®</sup> fitness program at thousands of fitness locations:

- SilverSneakers group exercise classes, exercise equipment, pool, sauna and other additional features
- Virtual online classes at no additional cost
- Classes designed for your fitness level
- Informative seminars

Fitness services must be provided at SilverSneakers participating locations. You can find a location or request SilverSneakers Steps information at [www.silversneakers.com](http://www.silversneakers.com) or call **1-866-584-7352** Monday through Friday from 8 a.m. to 8 p.m. TTY users, call **711**.

*SilverSneakers is a registered trademark of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved. Tivity Health is an independent corporation retained by Blue Care Network to provide health and fitness services to its BCN Advantage HMO-POS members.*

*Signify Health is an independent corporation retained by Blue Care Network to provide health and well-being services to its BCN Advantage HMO-POS members.*

# 2025 Benefits at a glance



## Deductible, copayments and dollar maximums

Deductible

\$250 per member  
\$500 per family  
**Protected member: \$0\***

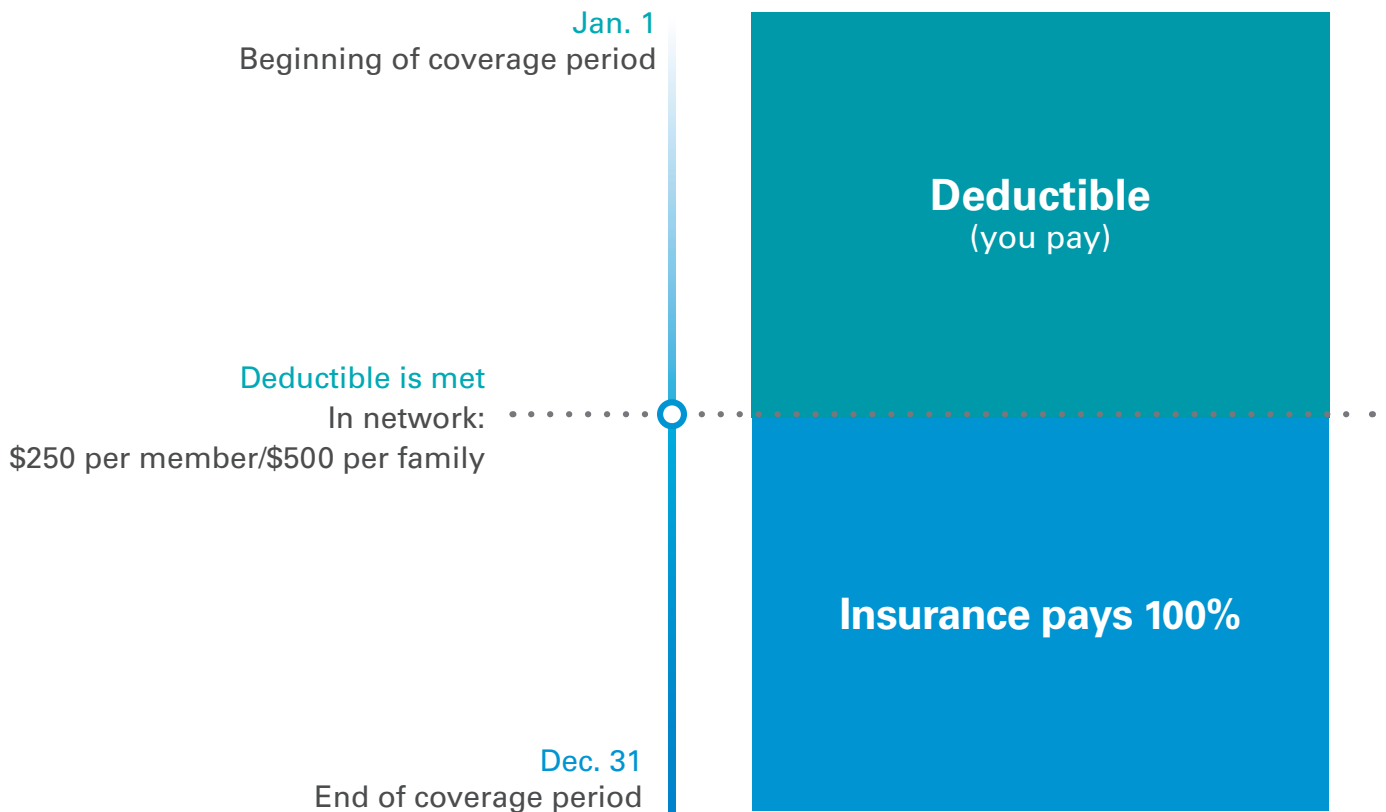
Maximum out of pocket (includes deductible and fixed-dollar copays)

\$1,000 per member

*Payment amounts are based on the BCN Advantage approved amount, less any applicable deductible and copay amounts required by the plan. This coverage is provided in keeping with a contract with the federal government.*

\*Protected eligibility applies to all retirees who retired before October 1, 1990, and all surviving spouses of retirees who retired before October 1, 1999.

## Important terms









**Deductible** — the amount you pay annually before your plan begins to pay. This doesn't apply to services that require a copay.

**Copay** — a fixed amount you pay to receive a medical service, usually at the time of service (office visits, emergency room, urgent care).

**Out of pocket maximum** — the most you will pay in deductibles and fixed-dollar copays during the year.

**Protected member** — Applies to all retirees who retired before October 1, 1990, and all surviving spouses of retirees who retired before October 1, 1999.

# 2025 Benefits at a glance

		You pay
		In network
	<b>Hospital care</b>	
	Inpatient physician care, general nursing care, hospital services and supplies	Plan pays 100% after deductible, unlimited days
	Outpatient surgery	Plan pays 100% after deductible
	<b>Skilled nursing and hospice care</b>	
	Skilled nursing care in a Medicare-certified facility	Plan pays 100% after deductible
	Home health care	Plan pays 100% after deductible
	Hospice care	Covered by Original Medicare through Medicare-certified hospice programs
	<b>Surgical services</b>	
	Surgery — includes all related surgical services and anesthesia	Plan pays 100% after deductible
	Human organ transplants	Plan pays 100% after deductible; subject to medical criteria
	<b>Physician office services</b>	
	Primary care provider office visits, including virtual visits with your own doctor	\$15 copay per visit
	Teladoc Health Virtual Care virtual medical and behavioral health care services <a href="http://www.bcbsm.com/virtualcare">www.bcbsm.com/virtualcare</a>	Plan pays 100%
	Specialist visits including virtual visits with your own doctor	\$25 copay per visit; <b>Protected member: \$15 copay per visit</b>
	<b>Preventive services</b>	
	Annual wellness visit	Plan pays 100%
	Immunizations (i.e. flu, pneumonia)	Plan pays 100%
	Nutritional therapy End Stage Renal Disease, Diabetes	Plan pays 100%
	Diabetes self-management training	Plan pays 100%
	Annual colorectal cancer screening	Plan pays 100%
	Prostate specific antigen screening — laboratory services only	Plan pays 100%
	Annual gynecological exam	Plan pays 100%
	Pap smear screening – laboratory services only	Plan pays 100%
	Mammography screening	Plan pays 100%
	<b>Emergency medical care</b>	
	Urgent care/retail health clinic	\$15 copay per visit; <b>Ford Protected member: \$0 copay per visit</b>

# 2025 Benefits at a glance



## Emergency medical care *continued*

Hospital emergency room – copay waived if admitted; inpatient hospital benefits apply

Ambulance services – medically necessary

### You pay

#### In network

\$50 copay per visit;  
**Ford Protected member:  
\$0 copay per visit**

Plan pays 100% after deductible;  
ground and air service



## Diagnostic services

Laboratory and pathology tests

Diagnostic tests and X-rays

Radiation therapy

Plan pays 100%;  
office visit copay may apply

Plan pays 100% after deductible

Plan pays 100% after deductible



## Behavioral health and substance use disorder

Inpatient behavioral health care

Inpatient substance use care

Outpatient behavioral health care including virtual or in-person visits with any provider

Outpatient physical, speech and occupational therapy

Outpatient substance use care including virtual or in-person visits with any provider

Plan pays 100%, up to 190 days per Medicare lifetime maximum. Additional renewable 45 days per episode of illness after Medicare benefit is exhausted and 60 days of nonconfinement. Approval required.

Plan pays 100%, unlimited days

Plan pays 100%, unlimited visits

Plan pays 100%, after deductible  
(no visit limit)

Plan pays 100%, unlimited visits



## Other services

Acupuncture for chronic lower back pain only

Allergy testing

Allergy injections

Chiropractic spinal manipulation

Diabetic monitoring supplies, including continuous glucose monitors (CGM)

Durable medical equipment, prosthetics, orthotic appliances, compression stockings, diabetic shoes

Hearing aid – hearing aid and hearing examination covered once every 36 months

\$20 copay per visit

Plan pays 100% after deductible  
office visit copay may apply

Plan pays 100%;  
office visit copay may apply

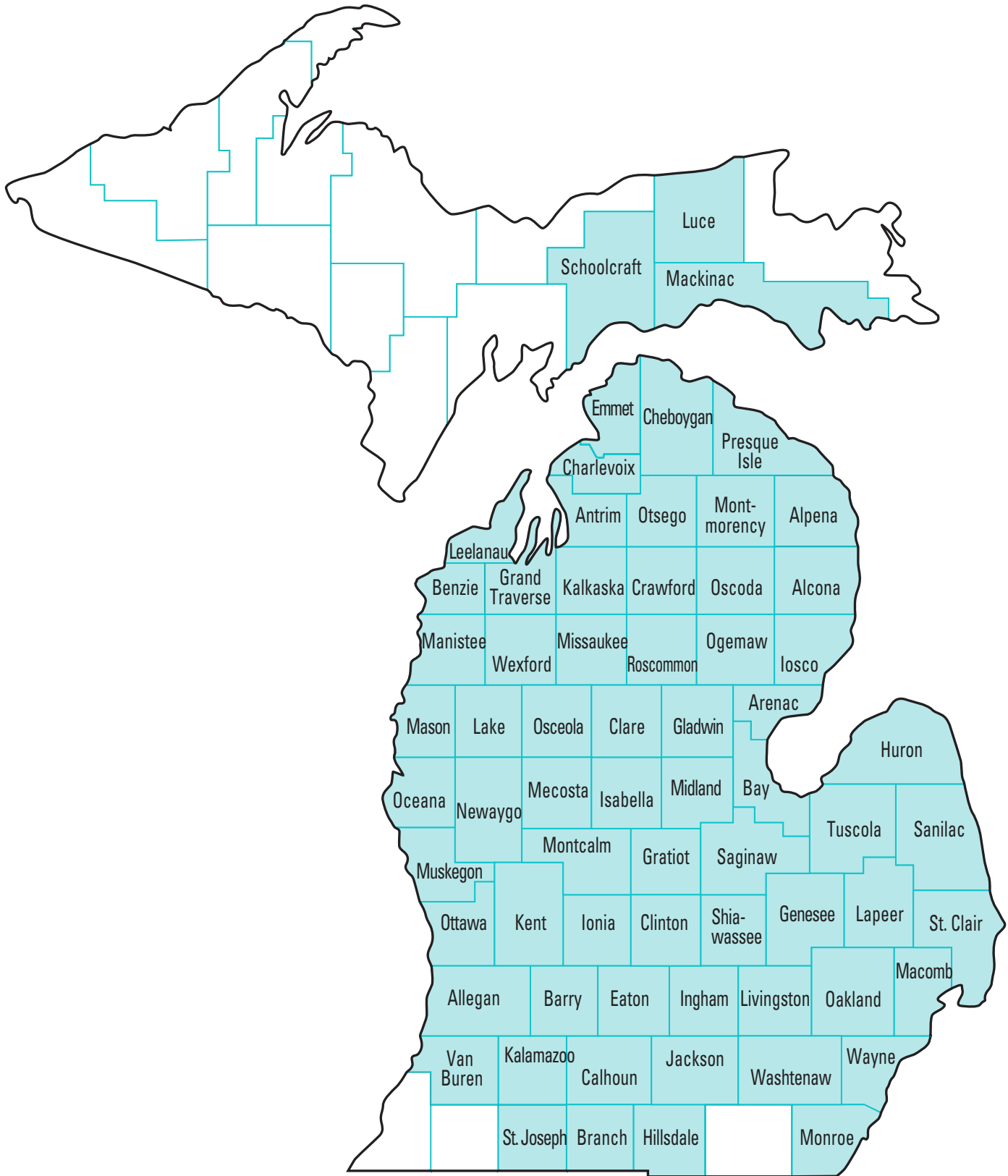
\$20 copay per visit

Plan pays 100%

Plan pays 100%

Plan pays 100% — standard hearing aid;  
office visit copay may apply for  
examination; binaural hearing aids every  
36 months if younger than age 19

# 2025 BCN Advantage HMO-POS service area



BCN Advantage is open to UAW Trust members residing in the 68-county area shown on the map. You must receive routine care from plan providers in this area.



## Discrimination is against the law

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex (including sex characteristics, intersex traits; pregnancy or related conditions; sexual orientation; gender identity, and sex stereotypes). Blue Cross Blue Shield of Michigan and Blue Care Network do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Blue Cross Blue Shield of Michigan and Blue Care Network:

- Provide people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provide free language services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, call the Customer Service number on the back of your card. If you aren't already a member, call 1-877-469-2583 or, if you're 65 or older, call 1-888-563-3307, TTY: 711.

### Here's how you can file a civil rights complaint

If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, fax, or email with:

Office of Civil Rights Coordinator  
600 E. Lafayette Blvd., MC 1302  
Detroit, MI 48226  
Phone: 1-888-605-6461, TTY: 711  
Fax: 1-866-559-0578  
Email: [CivilRights@bcbsm.com](mailto:CivilRights@bcbsm.com)

If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health & Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal website at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail, phone, or email at:

U.S. Department of Health & Human Services  
200 Independence Ave, SW, Room 509F, HHH Building  
Washington, D.C. 20201  
Phone: 1-800-368-1019, TTD: 1-800-537-7697  
Email: [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov)

Complaint forms are available on the U.S. Department of Health & Human Services Office for Civil Rights website at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at Blue Cross Blue Shield of Michigan and Blue Care Network's website: <https://www.bcbsm.com/important-information/policies-practices/nondiscrimination-notice/>.

## Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-450-3680. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-450-3680. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-800-450-3680。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-800-450-3680。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-450-3680. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-450-3680. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-450-3680 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-450-3680. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-450-3680 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-450-3680. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-450-3680. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-450-3680 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-450-3680. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-450-3680. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-450-3680. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-450-3680. Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため、無料の通訳サービスがあります。通訳をご用命になるには、**1-800-450-3680** にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

# Contact information

## Enrollment questions

**1-877-396-1893**

8 a.m. to 5 p.m. Eastern time

Monday through Friday

TTY users, call **711**

[www.bcbsm.com/uawtrust](http://www.bcbsm.com/uawtrust)

## Durable medical equipment, prosthetics and orthotics

**1-800-222-5992**

8 a.m. to 5:30 p.m. Eastern time

Monday through Friday

TTY users, call **711**

## Behavioral health and substance use disorder

**BCN members: 1-800-482-5982**

**BCNA members: 1-800-431-1059**

8 a.m. to 5 p.m. Eastern time

Monday through Friday

TTY users, call **711**

\*If you or someone you know is experiencing an immediate mental health crisis, call the Suicide and Crisis Lifeline at **988**.

## Retiree Health Care Connect

**1-866-637-7555**

8:30 a.m. to 4:30 p.m. Eastern time

Monday through Friday

TTY users, call **711**

## Prescription drugs

**1-855-409-0219**

8 a.m. to 8 p.m. Eastern time

Monday through Friday

TTY users, call **711**

## Blue Cross Global Core

**1-800-810-2583**

or call collect at **1-804-673-1177**

[www.bcbsglobalcore.com](http://www.bcbsglobalcore.com)

## Current members

Call Customer Service at **1-800-222-5992** from 8 a.m. to 5:30 p.m. Eastern time, Monday through Friday. TTY users, call **711**.



**Blue Care  
Network  
of Michigan**

A nonprofit corporation and independent licensee  
of the Blue Cross and Blue Shield Association

**UAW RETIREE  
Medical Benefits Trust**



Blue Cross Blue Shield  
of Michigan is proudly  
represented by the UAW