

Blue Care Network

Our website is bcbsm.com/uawtrust.



2025 Resource guide

Welcome to your HMO plan

Health maintenance organizations provide personalized care coordinated by a primary care provider you select from our network of providers.

Your primary care provider is the best resource for coordinating your care and can help you find an in-network specialist. However, Blue Care Network doesn't require a referral for you to make an appointment with an in-network specialist. Some in-network specialists may still need to confirm with your primary care provider that you need specialty care.

Our plan gives you access to a network of thousands of doctors and specialists. These providers accept our payment and the share of the costs that you pay as payment in full.

Preventive care is the foundation of our coverage because it's easier to stay healthy than it is to get healthy. Of course, we also help manage sudden and ongoing medical conditions to help you feel your best.



We value your participation and strive to do our best to serve you. You might be wondering what you should do to make the most out of your coverage this year. Here's an easy guide so you can start taking advantage of the benefits of Blue Care Network.

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Welcome! Get started

Wondering what to do next to make the most of your coverage? These helpful charts show you how to begin taking advantage of the benefits of Blue Care Network .

Steps you can take to get started with your HMO plan

	By mail	By phone	By mobile device	By computer or tablet	By Blue Cross mobile app
Sign up for your secure member account at www.bcbsm.com/register .				✓	
Download our Blue Cross mobile app.			✓	✓	
Find a provider.		✓	✓	✓	✓
Take your health assessment.	✓		✓	✓	✓
Make an appointment for your preventive visit with your primary doctor.		✓			
Sign up in your member account to receive plan documents and other special program information by email.			✓	✓	✓

What you'll receive now that you're a member

	In the mail	By email*	By phone call	In your online member account	In the Blue Cross mobile app
Blue Care Network member ID card	✓				✓
Explanation of Benefits statements	✓			✓	✓
Special program information	✓	✓	✓		

*When you register for your secure, online member account and provide your email address.



Sign up for your secure online member account

One perk of being a Blue Care Network member is our members-only website. Our online tools make it easy to manage your account and stay informed about your benefits. With your secure member account, you can:

- Keep track of your deductible.
- View plan details and track claims.
- Find a doctor.
- Take your health assessment.
- Access a library of helpful health information.
- Select the paperless plan document option.

To register for your online member account:



- Visit our website at bcbsm.com/register or scan the QR code.
- Click **Register Now**.
- Answer a few simple questions and start using your member account — have your Blue Care Network member ID card handy.

Download our Blue Cross mobile app

Once you've registered for your online member account, download the mobile app at the Apple® App Store or the Google Play™ store on your smart phone (requires an online member account to use the mobile app). You'll get instant access to your member ID card, explanation of benefits statements, plan information and more.

To download the app:

- Open Apple® App Store or the Google Play™ store.
- Search for "BCBSM."
- Click download.

Or, text APP to 222764.

If you text us, we'll send you a link to download the app. Message and data rates may apply. Visit bcbsm.com/app for our *Terms and Conditions of Use and Privacy Practices*.

For help downloading or using the mobile app, visit bcbsm.com/app or call us at **1-888-417-3479** from 8 a.m. to 8 p.m. Eastern time Monday through Friday. TTY users, call **711**.



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Ready to help

Our commitment includes coverage that works for you at every stage. Your benefits aren't just for when you're feeling sick or coping with a chronic condition. They can help you take charge of your health.

Easy ways to get your flu and pneumonia vaccines

There are several places to get vaccines:

- Local pharmacy
- Doctor's office

Good to know: The Centers for Disease Control and Prevention recommend getting your flu vaccine in October before the flu season begins because it takes about two weeks after vaccination for the antibodies that protect against the flu to develop in the body. Getting vaccinated later can still be beneficial and vaccinations are offered throughout flu season.

Maintaining your well-being

Your health is not just determined by your physical fitness, but by your overall well-being. Your physical health improves when you get enough sleep, eat healthy and exercise. Likewise, your emotional well-being improves when you manage your stress, have support through life's trials and have positive social interactions. We offer behavioral health care to help you transition through difficult times. We also offer help to those struggling with substance use disorder. Call us to discuss your needs and arrange for services.

1-800-431-1059 from 8 a.m. to 6 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**.

Chronic conditions

Care management nurses help you understand and cope with your condition, develop skills for managing it and feel in control again. You'll work with your nurse care manager to create a care plan and set goals to improve your health.

Call 1-800-775-BLUE (2583) from 8 a.m. to 6 p.m. Eastern time Monday through Friday. TTY users call **711**.

Blue Cross Coordinated CareSM

We understand the journey to better health is personal. Blue Cross Coordinated Care provides you with a dedicated care team to connect you with the right care at the right time, whether it's providing support for behavioral health issues, managing a chronic condition or helping to schedule wellness appointments. It's easy to stay on track with your care plan with the Blue Cross Coordinated Care mobile app powered by Wellframe[®]. You can use the app on your smartphone or tablet to track appointments and medications, read helpful articles and connect with your care team by text or chat. The program is completely confidential and available at no cost.

Call 1-800-775-BLUE (2583) from 8 a.m. to 6 p.m. Eastern time Monday through Friday. TTY users, call **711**.

Wellframe is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Care Network members by providing health and wellness services.

Serious illness

Diagnosis of a serious illness can be overwhelming. Our care management nurses work with your doctor to help you and your family:

- Understand your medical condition
- Connect with community resources
- Coordinate care
- Obtain equipment and medical supplies
- Review treatment options

A personal care management nurse will support you and your loved ones as you consider options, make treatment decisions and handle emotional concerns. You'll find the support you need to feel more in control.

In some cases, we work with independent companies to provide services on our behalf.

If you're hospitalized, we can also help with the transition to your home or another facility to ensure you get the care you need.

Call 1-800-775-BLUE (2583) from 8 a.m. to 6 p.m. Eastern time Monday through Friday. TTY users, call **711**.

Quit tobacco for good

Increase your chances of becoming tobacco free with the tobacco cessation coaching program offered by Personify™ Health. You'll be paired with an experienced coach who offers support personalized to your specific interests and needs. You can connect with your coach online or through the mobile app.

To enroll:

- 1.** Log in to your member account at bcbsm.com or our mobile app.
- 2.** Then select *Wellness* under the *Programs & Services* tab. Scroll and select *Blue Cross Well-Being*. Select the *Programs* tab.
- 3.** Select the *Tobacco Cessation Coaching Program – Get Support: Break a Nicotine Habit*.
- 4.** Select *Start Now* for live support in your journey to becoming tobacco free.

Coaches are available:

Monday through Thursday, 8 a.m. to 11 p.m. Eastern time
Friday, 8 a.m. to 7 p.m. Eastern time
Saturday, 9 a.m. to 3 p.m. Eastern time

Personify Health® is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Care Network by providing well-being services.



Know where to go for care

You have smart choices for when and where to get health care. Know your options so you can get the treatment you need, right when you need it. It's important to think about what kind of care best fits your needs.



24-Hour Nurse Advice Line

There is no cost when you call **1-855-624-5214**. TTY users, call **711**. This is a good option when you have questions about an illness or injury.



Primary care physician

Call your doctor first when you're not feeling well. He or she knows you best and understands your health history. Copay may apply.



Virtual care visits

Virtual care is available through Teladoc Health®, an independent company. It's as simple as using your smartphone, tablet or computer anywhere in the U.S. to meet with:

- A provider for minor illnesses such as a cold, flu or sore throat when your primary care provider isn't available.
- A behavioral health professional or psychiatrist to help work through different challenges such as anxiety or grief.

Visit bcbsm.com/virtualcare or call **1-800-835-2362**, 24 hours a day, seven days a week, 365 days a year. TTY users, call **1-855-636-1578**. Behavioral health services are available by appointment from 7 a.m. to 9 p.m., Eastern time, seven days a week.



Retail health clinics

Get quick, in-person evaluation and treatment for minor illnesses and injuries on a walk-in basis at select drug store chains. Copay may apply.



Urgent care

Get non-emergency, in-person care conveniently, after hours or on weekends. Copay may apply.

Emergency rooms cost more because they are equipped to handle trauma and life-threatening situations. You can save money by seeing your doctor or going to a convenient retail clinic or urgent care for minor illnesses and injuries, such as:

- Mild allergy symptoms
- Colds and flu
- Earache
- Skin rash
- Painful urination
- Sore throat and cough
- Low-grade fever
- Eye irritation or redness
- Minor burns, cuts and scrapes
- Sprains and strains



Emergency room

Visit the emergency room for serious or life-threatening illnesses or injuries. Copay may apply.

Take an active role in your care

Your plan completely covers more than 20 preventive care-related services including flu and pneumonia vaccines, mammograms and colorectal cancer screenings. Ask your doctor which preventive services are right for you. If you are new to Medicare, schedule a *Welcome to Medicare* exam. If you've been enrolled in Medicare for more than a year, you can take advantage of your annual wellness visit, which includes a personalized prevention plan, screening schedules, referrals and education based on your specific health situation.



You're a key player on your health care team. Get more out of your doctor visits by:

- Writing down questions and symptoms you want to discuss with your doctor.
- Taking notes as the doctor answers your questions.
- Reviewing your medications (dose, side effects and over-the-counter supplements).
- Speaking up if you have any health concerns.
- Being involved in your care decisions.

Journeys

Journeys, powered by Personify Health, can help you start making the healthy lifestyle changes you'd like to see.

We offer personalized digital coaching programs available at no additional cost to you. They focus on a variety of health goals, including eating better, conquering stress, feeling happier and enjoying exercise. All tips come straight from Personify Health's expert health coaches.

Choose from more than 400 activities that appeal to your lifestyle, interests and schedule.

To learn more or to start working on a program, log in to or register for the members-only website at www.bcbsm.com/uawtrust, or open the BCBSM mobile app. Then select *Wellness* under the *Programs & Services* tab. Scroll down to *Blue Cross Well-Being* and click or tap *Go to Blue Cross Well-Being*.

Blue Cross Virtual Well-BeingSM

Let Blue Cross Virtual Well-Being webinars give you the guidance and support you need on your personal well-being journey. Virtual Well-Being:

- Features short, high-energy, live webinars every Thursday at noon Eastern time
- Focuses on a different well-being topic each week
- Includes topics such as mindfulness, resilience, social connectedness, emotional health, financial well-being, physical health, gratitude, meditation and more
- Offers informational materials you can download to save and share

Conveniently watch Blue Cross Virtual Well-Being webinars on your computer, tablet or mobile phone.

Learn more, register or watch past webinars at bluecrossvirtualwellbeing.com.

Personify Health® is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Care Network by providing well-being services.

Talk to your doctor

Topic	Speak up	Good to know	Ask your doctor	Get specific
Physical and mental health	Talk to your doctor about concerning physical or mental limitations.	If you physically or mentally don't feel your best, there are ways to manage it.	Should you change your daily activities or add new ones?	What type of support programs are right for your overall well-being?
Cardiovascular screenings	Get your blood pressure checked during each health care visit.	Talk to your doctor about your weight, waist circumference and your body mass index.	Request any cholesterol screenings you may need.	Discuss smoking, physical activity and your diet.
Fall prevention	If you've fallen, make sure to call your doctor. Don't wait until your next appointment.	There may be simple solutions, such as a medication dosage change.	Could you benefit from a cane, walker or physical therapy?	Discuss any balance or walking problems.

Find more information at bcbsm.com/agehealthy.

Finding care

To see if your doctors are in our network, visit us online at bcbsm.com/uawtrust.

1. Scroll down and click *Find a Doctor*.
2. Follow prompts on page to search for an in-network doctor, hospital and clinic by name or specialty.

Make sure you're up to date on screenings

Ask your doctor if you need to schedule any of these services.

Preventive screenings			
Breast cancer screening	Colorectal cancer screening	Bone density screening for osteoporosis	Cholesterol
Annually	1 to 10 years depending on test	Every 2 years	Annually

Vaccines			
Flu shot	Pneumonia vaccine	Hepatitis B	Other vaccines
Annually	The number of shots per lifetime will depend on vaccine used and time between doses	If you are at risk	To help prevent disease

Diabetic services (if applicable)			
A1c test	Diabetic retinal eye exam	Urine protein screening	Treatment for urine protein
2 to 4 times a year	Annually	Annually	As applicable

A closer look at prior authorizations



Before getting certain treatments, your doctor will request prior authorization from our plan on your behalf. This helps ensure that the recommended treatment is safe, appropriate for your condition and follows guidelines based on the latest medical research.

How can you help the process?

- **Collaborate** with your doctor during your care. Be sure to tell your doctor about all earlier treatment because prior authorization requests require the provider to list other treatment you've had.
- **Ask your doctor** if the treatment requires prior authorization or call us before you get treatment. Services that need prior authorization are noted in the medical benefits chart included with your *Evidence of Coverage* booklet available online at bcbsm.com/uawtrust.

Here's how the process works:

First, a doctor sends a written request to Blue Care Network detailing the diagnosis and recommended treatment. Then, we review the request and either:

- **Approve the request**, which means your plan will cover the treatment. Your out-of-pocket cost is determined by your plan benefits.
- **Approve the request on a trial basis**. We will cover part of the initial treatment to see if it produces the desired outcome. Additional medically necessary treatment may be covered once it is established that the initial treatment is producing positive results. Your out-of-pocket cost is determined by your plan benefits.
- **Ask for more information** from your doctor to document medical necessity.
- **Deny the request**, which means your plan won't cover the treatment. We'll explain the reason for the denial to the provider, and mail you a denial letter that explains your options, including how to appeal the denial. If a doctor provides a service requiring approval without a prior authorization, he or she is usually responsible for the cost. If your provider has told you a service wasn't approved, your provider may ask you to pay the full cost.

Your explanation of benefits



What is an explanation of benefits, or EOB?

The EOB is your source of truth for how much you owe health care providers. However, an EOB is not a bill. EOBs help you track your medical costs.

What am I supposed to do with an EOB?

Compare it to your medical bills. If a bill from your provider doesn't look like the correct amount based on your EOB and benefits, call us.

What if my medical bill doesn't show any insurance payments?

If you receive a medical bill for covered services that doesn't show any BCN payments and you never received an EOB, ask your provider to file an insurance claim. Wait to pay until you have a bill showing that we paid our share of the cost.

When should I pay my medical bills?

Your doctors may charge you a copay at the time of service or bill you later. You can wait to pay medical bills you receive in the mail until you receive an EOB that shows your share of the costs.

How often will I get an EOB?

We send EOBs monthly, when you've used your benefits. However, we can only process payments and list them on EOBs after your provider sends the service information to us.

Can I view my EOBs online?

Yes. You can see your benefits, claims, balances and electronic EOBs using your secure Blue Care Network online member account. Page 3 (sign up for your secure member account) and 17 (review your claims and explanation of benefits) have more information and easy ways to register.

has important information



What can you find on an EOB?

The EOB shows what you've paid or need to pay your provider, if anything. For example:

Amount providers have billed the plan	Total cost (amount the plan has approved)	Plan's share	Your share
\$810.00	\$552.00	\$502.00	\$50.00

The EOB shows what your deductible is and how much you've paid toward it. Your annual deductible is \$250 for a member and \$500 for a family. **For example, this is how your first EOB of the year might read:**

DEDUCTIBLE

For most covered services, the plan pays its share of the cost only after you have paid your yearly plan deductible.

As of February 1, 2025, you have paid \$144.79 of your yearly in-network plan deductible.

What happens once you've met your deductible.

Your BCN plan does not have an out-of-pocket maximum.

Once you've met your \$250 individual or \$500 family deductible, you are responsible for the copay amount only.

As of February 1, 2025, **you have had \$144.79 in out-of-pocket costs**

**Deductible doesn't apply to Protected members. Protected members are responsible for copays only.*

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

Help us prevent fraud

Checking to make sure you actually received services as shown on the statement helps us prevent error and fraud. If you have questions about a claim or EOB, call the Fraud Hotline at **1-800-482-3787** Monday through Friday from 8 a.m. to 7 p.m. Eastern time. TTY users, call **711**.

Frequently asked questions

Why is it important to have a routine physical?

During a routine physical, a primary care provider collects health information through an exam and assesses your current health and risk factors.

Services include:

- A physical examination, including vital signs and measurements
- Guidance, counseling and risk factor interventions
- Recommendations for immunizations, lab tests or diagnostic procedures

There is a copayment for this preventive service.

Will I be billed for my colonoscopy?

A colonoscopy screening checks to see that you're healthy (no sign, symptom or disease present).

There is no copayment or deductible for a colorectal cancer screening exam. If your doctor finds and removes a polyp or other tissue during the colonoscopy or flexible sigmoidoscopy, the screening exam becomes a diagnostic exam, however, you won't be charged additional out-of-pocket costs.

If you receive other services or if additional conditions are discussed during the visit, your copay may apply.

Why am I being charged an emergency room copay? I thought the copay was waived if I spent the night in the hospital.

- If you go to the emergency room and are admitted to the hospital as an inpatient, your ER copay is waived.
- If you go to the emergency room and are held in observation as an outpatient but not admitted, your ER copay is not waived.

Will I be paying inpatient or outpatient out-of-pocket costs?

If you're having a service in a hospital, you should ask your provider beforehand to see if the service is inpatient or outpatient, as this will affect your out-of-pocket cost. Unless the provider writes an order to admit you as an inpatient to the hospital and your plan authorizes admission, the service will be outpatient and you will pay the cost-sharing amounts for outpatient services. Even if you stay in the hospital overnight, the service might still be considered outpatient. If you're not sure the service is considered outpatient, call Customer Service at **1-800-222-5992**. TTY users, call **711**.

Do you have any money-saving tips?

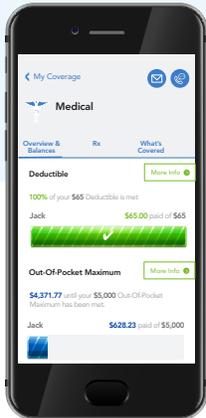
The cost of your services may be different based on where they're performed (in office or outpatient in a surgery center). For example, you can save money by using an urgent care or retail health clinic for treatment of minor illnesses instead of the emergency room.

Manage your costs with confidence

Your online member account will help you make informed, confident decisions about your health care costs and more.

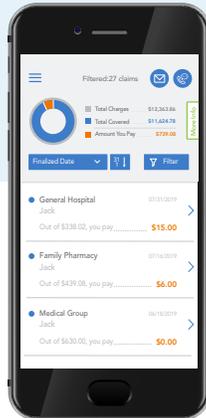
Keep track of your deductible

Your deductible is how much you'll pay for care before we start to pay. You can see how close you are to meeting it.



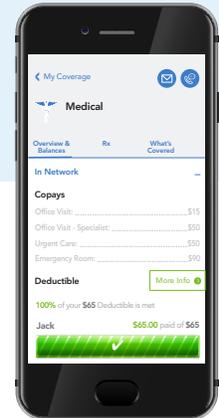
Review your claims and explanation of benefits

Claims and explanation of benefits statements show how much a provider charged for services, and what portion we've paid. They also tell you what services you've already paid for, and if your payment amount is correct.



Know your copays before you visit a provider

Easily access copayment information for commonly used services, including office visits and urgent care.



Contact information

UAW Retiree Medical Benefits Trust Service Center

1-800-222-5992

8 a.m. to 5:30 p.m. Eastern time, Monday through Friday

TTY users call **711**

bcbsm.com/uawtrust/plans/non-medicare/bcn/

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**

Behavioral health and substance use disorder

1-800-482-5982

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**.



**Blue Care
Network**
of Michigan

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UAW RETIREE
Medical Benefits Trust



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