



You Made the Right Choice.

A digital guide to understanding your health plan and more

As a Blue Cross® member, it's important you understand not just the costs of your health plan, but the valuable resources and tools at your disposal. Use this digital guidebook to easily navigate through cost definitions, member account benefits and instructions to download the BCBSM mobile app.



Understanding Your Health Plan

These are six basic terms that help define to your health plan. Learn them to get a better understanding about what you pay, when you pay it and how you can save on costs.



continued





Understanding Your Health Plan

Choices for care

Where you go for health care can also make a difference in costs. When it's not an emergency, Blue Cross gives you choices. They include:



Teladoc Health® provides Virtual Care Solutions for Blue Cross Blue Shield of Michigan and Blue Care Network.





Stay Connected 24/7 With Your Blue Cross Online Member Account

Instantly access your health plan.

Your online member account gives you access to your health plan details when and where you need them. Check your claims at midnight, or search for an in-network provider while on vacation — the choice and control are yours.

Here's how to register your account.

1. Go to bcbsm.com/welcome.
2. Click *Register Now* and complete the required information. You should have your Blue Cross member ID card handy.

Once you're registered, you can manage your account on demand. For starters, you can:

- Keep track of your **deductibles, maximums and copays**.
- Look up coverage for specific health care services.
- View your claims history.
- Find a doctor, hospital or specialist.
- Compare prescription drug prices.
- See cost estimates for procedures.
- Access **Blue365**[®] member discounts.





Tools, Access and Support

BCBSM mobile app

With the **BCBSM mobile app**, you'll never have to scramble to find your member ID card or other health plan information such as deductibles, claims and out-of-pocket cost information. At your fingertips, you'll have resources that'll help you find care in your network, compare costs and get GPS directions to your appointments. And, you can opt in to receive notifications when your explanation of benefits statements, or EOBs are posted or referrals and authorizations are approved.

The BCBSM mobile app is available through the App Store® and Google Play™.

When searching, look for BCBSM.



To learn more, visit bcbsm.com/app.

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Tools, Access and Support

Blue Cross Well-BeingSM

Your health plan includes tools and resources to help you make small, everyday changes to build healthy habits and improve your health. And they're available to you and your covered family members 18 and older at no added cost.

We work with *Personify Health*TM to give you a best-in-class well-being experience.

Get ready to live your best life with features such as:

- An enhanced online experience that delivers personalized daily content based on your interests, health risks and demographics
- Seamless integration with more than 100 tracking devices and apps, including Apple Health and Fitbit
- A checklist to help you stay on top of recommended preventive health care based on your specific needs
- A detailed health assessment with more guidance for modifiable health risks
- Over 60 self-guided well-being courses called Journeys[®] to help you build healthy habits that stick
- A tobacco cessation program to help you stop smoking, vaping and using nicotine

Log in to your member account at bcbsm.com or our mobile app to get started. Then select *Wellness* under the *Programs & Services* tab. Scroll down to Blue Cross Well-Being and select *Go to Blue Cross Well-Being*.

Personify Health is an independent company that provides health and well-being services on behalf of Blue Cross Blue Shield of Michigan and Blue Care Network.





Learn more at bcbsm.com/welcome.

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