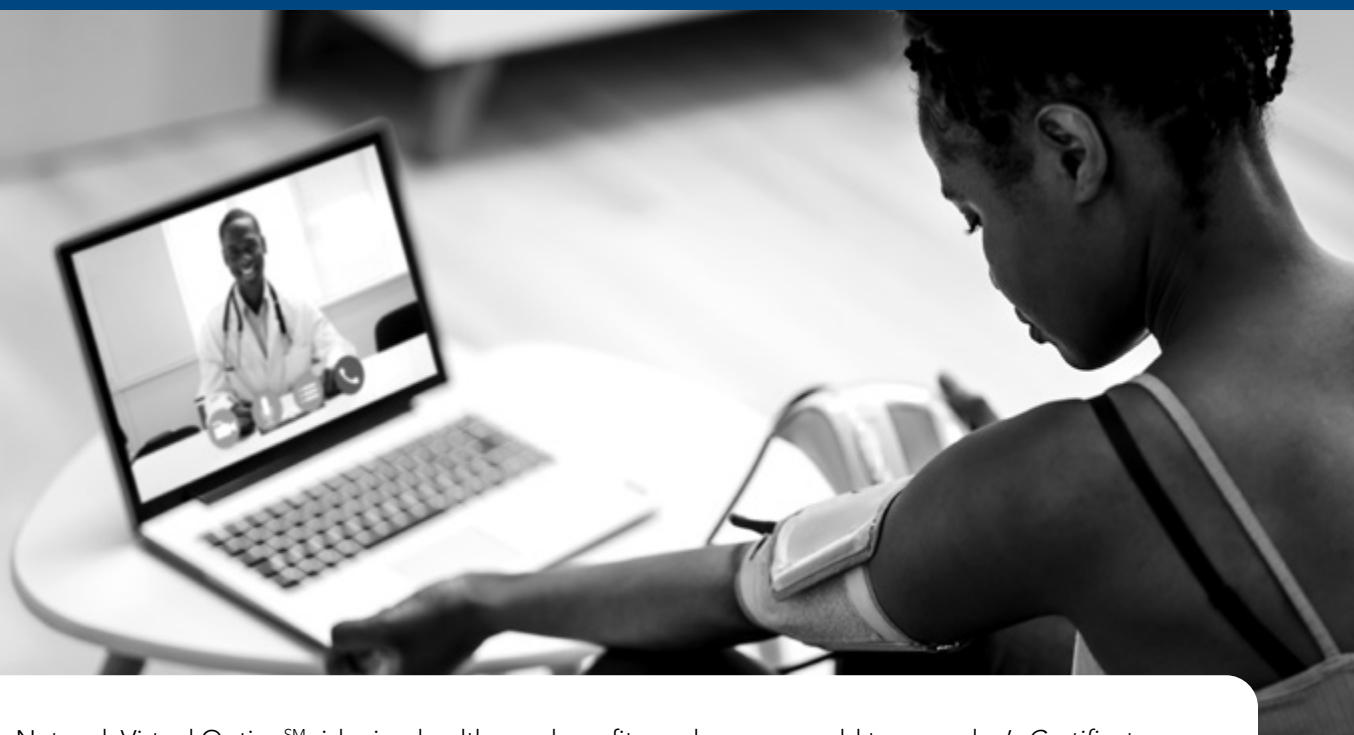




## How the Blue Care Network Virtual Option<sup>SM</sup> rider works



The Blue Care Network Virtual Option<sup>SM</sup> rider is a health care benefit employers can add to your plan's *Certificate of Coverage*.

### WHAT THE VIRTUAL OPTION RIDER DOES FOR YOU:

- It provides you with a convenient and affordable choice for in-network care.
- It lowers your cost for virtual health care visits versus in-person visits.

Plan	Out-of-pocket cost	Benefit
BCN HMO <sup>SM</sup>	\$10 to \$12.50 copay*	Certain virtual visits performed by BCN-participating primary care providers and specialists, including: <ul style="list-style-type: none"><li>• Office visits</li><li>• Hospital discharge follow-up visits</li><li>• Medical evaluation and management</li><li>• Diagnostic psychiatric and psychological evaluation</li><li>• Mental health visits, crisis response and family therapy</li></ul>
BCN Minimum Value <sup>SM</sup> HMO		
Blue Elect Plus <sup>SM</sup> POS		
Healthy <i>Blue Living</i> <sup>SM</sup> HMO		
Any BCN high-deductible health plan	0% coinsurance after deductible*	

\*Log in to your [bcbsm.com](https://bcbsm.com) account or mobile app to confirm your specific out-of-pocket costs and coverage details, and to find BCN-participating providers.

## The Virtual Option rider doesn't change the way your Blue Care Network plan works.

### For all members:

- Whether a visit is virtual or in person, you'll need prior authorization for certain health care services.
- You can find your in-person office visit cost by logging in to your [bcbsm.com](https://bcbsm.com) account or mobile app.

### For HMO members:

- You still need to [choose a primary care provider](#) to direct and coordinate your care.
- Your PCP still processes referrals for in-person or virtual specialist visits.

### For Blue Elect Plus point-of-service members living in Michigan:

- You still [choose a primary care provider](#) to direct your care.
- You don't need referrals for in-person or virtual specialist visits, and you can schedule visits directly with BCN-participating providers.
- Some health care services require a BCN-participating provider.\* *Find one in your [bcbsm.com](https://bcbsm.com) account or mobile app.*
- You can see out-of-network providers virtually or in person, but you'll pay your medical plan's higher in-person visit cost, not the lower Virtual Option rider out-of-pocket cost.

### For Blue Elect Plus point-of-service members living outside-of-Michigan:

- You don't need to choose a primary care provider to process referrals before you can see a specialist.
- You still need to see BlueCard® Traditional participating providers based outside of Michigan to receive lower-cost, in-network health care benefits.
- You can see providers who don't participate with BlueCard Traditional, but you'll pay your medical plan's higher in-person visit cost.

Log in to your [bcbsm.com](https://bcbsm.com) account or mobile app to confirm your specific out-of-pocket costs and coverage details, and to find BCN-participating providers.

**READY  
TO HELP**

