



Blue Care
Network
of Michigan

Confidence comes with every card.®

Member Guide

Getting to know your health plan

How a health reimbursement arrangement works with your health plan.

BCN HRASM HMO
Blue Elect Plus HRASM POS



Understanding your health plan

Your Blue Care Network health plan is designed to give you control of health care costs by combining a health plan with a health reimbursement arrangement. Because this may be a little different than other health plans you've had, we created this guide to help you understand how it all works.



See [PAGE 1](#) for information about your health plan.

See [PAGE 2](#) for information about a health reimbursement arrangement.

See [PAGE 4](#) for information about the many value-added benefits that come with carrying a BCN member ID card.

Your Blue Care Network health plan

Your BCN health plan is combined with a health reimbursement arrangement, or HRA, that helps pay for your share of health care costs. After being set up by your employer, your HRA is administered by Blue Care Network. Your employer decides which expenses are eligible, but HRAs typically cover your medical deductible, your medical coinsurance or a combination of the two.

YOUR PLAN INCLUDES:

- **Comprehensive benefits**
Your health plan offers a wide range of benefits. It includes everything from office visits and maternity care to inpatient and outpatient hospital care.
You're responsible for paying for services included in your plan until you meet your deductible. Once you reach your deductible, you may pay a percentage of the cost for the service, called coinsurance. You may also be responsible for a fixed amount, or copayment, for certain services.
Log in to your online member account at bcbsm.com or on the BCBSM mobile app to learn what's included in your specific health plan and see your plan's deductible, coinsurance and copayment requirements.
- **Preventive care**
Regular exams and screenings can help prevent or detect life-threatening and costly illnesses. In most cases, preventive care — health exams, immunizations, mammograms and more — is covered at 100%, meaning you won't have to pay out of pocket when receiving services from a primary care provider in your plan's network.
Log in to your member account at bcbsm.com or on the BCBSM mobile app to learn what's covered by your specific health plan before you receive preventive services.
- **Unmatched access to doctors and hospitals**
You have access to quality care through our extensive network of doctors and hospitals. Picking a doctor is an important decision, and our large network helps make the right choice. To locate a network doctor near you, use the *Find Care* tool at bcbsm.com or on the BCBSM mobile app.

Terms to know

Get familiar with these terms to better understand your health plan.

***Coinsurance:** A percentage of the total cost for a service you may be required to pay once your deductible is met*

***Copayment:** A fixed-dollar amount you may be required to pay for office visits, urgent care and emergency room visits*

***Deductible:** A set amount you pay for most services included in your plan before your plan contributes to your costs. The deductible may not apply to all services.*

***Network:** Hospitals, doctors and other licensed facilities or health care professionals who have contracted with Blue Care Network to provide services to individuals enrolled in a BCN health plan*

***Premium:** An amount you may be required to pay for your health plan. It's usually deducted from each paycheck, or you pay it monthly or yearly.*

Your health reimbursement arrangement

Your employer is offering a health reimbursement arrangement to pay for certain out-of-pocket medical expenses. Here's what you need to know:

HRA TERMS

- **Benefit year:** Your employer funds your HRA on a set day each year. The dollars in this account are available to you for 12 consecutive months from this date forward.
- **Eligible expenses:** Your employer determines how you can spend your HRA dollars. These can be for your medical deductible, medical coinsurance or a combination of both.
- **HRA allocation:** This is the amount your employer will contribute toward your HRA-eligible expenses.
- **Member allocation limit:** This is the most that any one person on a family contract with two or more members is eligible to use from your HRA allocation during the benefit year.
- **Carryover:** This is the amount of HRA dollars remaining at the end of one benefit year that may be carried over to the next benefit year for HRA-eligible expenses.

HRA BASICS

- You can only use the HRA to pay for your medical deductible, medical coinsurance or both, as your employer designates.
- You can't use the HRA allocation to pay for these medical expenses:
 - Fixed dollar copays
 - Noncovered medical services
 - Dental services
 - Vision services
 - Pharmacy
 - Hearing services
- Your employer sets the HRA allocation for each individual or family contract and establishes what out-of-pocket expenses can be paid with HRA dollars.
- Once your available HRA allocation is exhausted for a benefit year, you'll be responsible for paying any additional out-of-pocket expenses.
- The HRA allocation isn't portable. When your employment ends, you can't take the balance of the HRA with you.

Understanding an HRA

Your **BCN HRA HMO** or **Blue Elect Plus POS** is a deductible health care plan combined with an employer-funded HRA.

Your employer has selected one of these HRA plan designs:

- HRA pays first.
- You pay first.
- Split – you pay a portion, and your HRA pays a portion.
- You pay first; then, you split the balance with your HRA..

Your online member account will show which plan design was selected. Or you can ask your benefits representative.

SAMPLE PLAN DESIGNS

The four HRA plan designs, or payment arrangements, are shown below. These are only examples of how the plan designs work and aren't your actual costs.

In each example, you have a \$3,000 medical deductible. The employer-funded HRA is covering \$1,000 of medical deductible expenses. You're responsible for the balance of the deductible.

HRA PAYS FIRST: HRA funds are used first to pay for HRA-eligible expenses until HRA funds are spent.			
HRA allowance: \$1,000	Medical deductible: \$3,000	Amount HRA pays first: \$1,000	Remaining amount you pay: \$2,000

EMPLOYEE PAYS FIRST: You pay an HRA deductible before HRA funds are available.			
HRA allowance: \$1,000	Medical deductible: \$3,000	HRA deductible (amount you pay first): \$2,000	Remaining amount HRA pays: \$1,000

HRA-EMPLOYEE SPLIT: Payment for HRA-eligible expenses is a split percentage between the HRA and you until HRA funds are spent.			
HRA allowance: \$1,000	Medical deductible: \$3,000	HRA-employee split (employer chooses the percentage) You pay 60% and the HRA pays 40% toward eligible expenses until HRA dollars are spent. After HRA dollars are spent, you pay for additional out-of-pocket costs.	

EMPLOYEE PAYS FIRST; HRA-EMPLOYEE SPLIT: You pay an HRA deductible before HRA funds are available. Then, payment for eligible expenses is a split percentage between the HRA and you until HRA funds are spent.			
HRA allowance: \$1,000	Medical deductible: \$3,000	HRA deductible (amount you pay first): \$500	You pay first; HRA-employee split (your employer chooses the percentage) You must first pay \$500 before HRA dollars can be applied to eligible expenses. Once you satisfy this requirement, you'll pay 40% and the HRA pays 60% toward eligible expenses until HRA dollars are spent. After HRA dollars are spent, you pay for additional out-of-pocket costs.

Using your HRA

When you go to the doctor's office, the doctor will bill BCN for your services and be paid for HRA-eligible expenses from the HRA allocation. Once the bill has been processed, you'll receive an explanation of benefits statement, showing any out-of-pocket charges you may owe.

Note: Your doctor may require you to pay at the time of service if your deductible hasn't been met.

MANAGE YOUR HRA WITH YOUR ONLINE MEMBER ACCOUNT

Once you register, your online member account can help you keep track of your HRA. Log in from our mobile app or at bcbsm.com.

In addition to HRA information, you can also use your online member account to:

- Get a snapshot of your deductible and coinsurance activity
- Check the status of claims
- See what's covered by your health plan
- Find a doctor



Valuable BCN resources

Many value-added benefits come with carrying a BCN ID card. Take advantage of these useful programs and services to get the most from your plan.

SAVE WITH DISCOUNTS

You can score big savings on a variety of healthy products and services with our member discount program, Blue365®. Get exclusive discounts on:

- **Fitness and wellness:** Health magazines, fitness gear and gym memberships
- **Healthy eating:** Cookbooks, cooking classes and weight-loss programs
- **Lifestyle:** Travel and recreation
- **Personal care:** LASIK and eye care services, dental care and hearing aids

Start saving today. Show your BCN member ID card at participating local retailers or use an offer code online. Check the full list of discount offers through your member account at bcbsm.com or on our mobile app.

FIND THE ANSWERS YOU NEED

Our dedicated Customer Service representatives are trained to answer questions about your health plan and are just a toll-free phone call away. Call the number on the back of your BCN member ID card for answers to your questions.

GET CONNECTED TO HEALTH AND WELL-BEING

[Blue Cross Well-BeingSM](#) provides a full suite of services to help you get healthy, stay healthy and better manage an illness. Resources include online health and well-being tools and information, health improvement programs and much more. Log in to your member account at bcbsm.com or through our mobile app.



What's next?

You're ready to use your benefits. We're here to help if you have questions.

Questions about your health plan?

Visit: bcbsm.com and log in, or use our mobile app

Call: Customer Service at the number on the back of your BCN member ID card

Questions about your HRA?

Talk to your benefits representative to see which plan design your employer chose and whether your HRA helps to pay for your medical deductible, medical coinsurance or both.

Log in to your member account to view your *Member Handbook* and see how HRA funds are allocated to help you with out-of-pocket expenses.



Don't have our mobile app?



Search "BCBSM" in Google Play™ or the App Store® to download it today.

Apple and the Apple logo are trademarks 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 and the Google Play logo are trademarks of Google Inc.



Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.