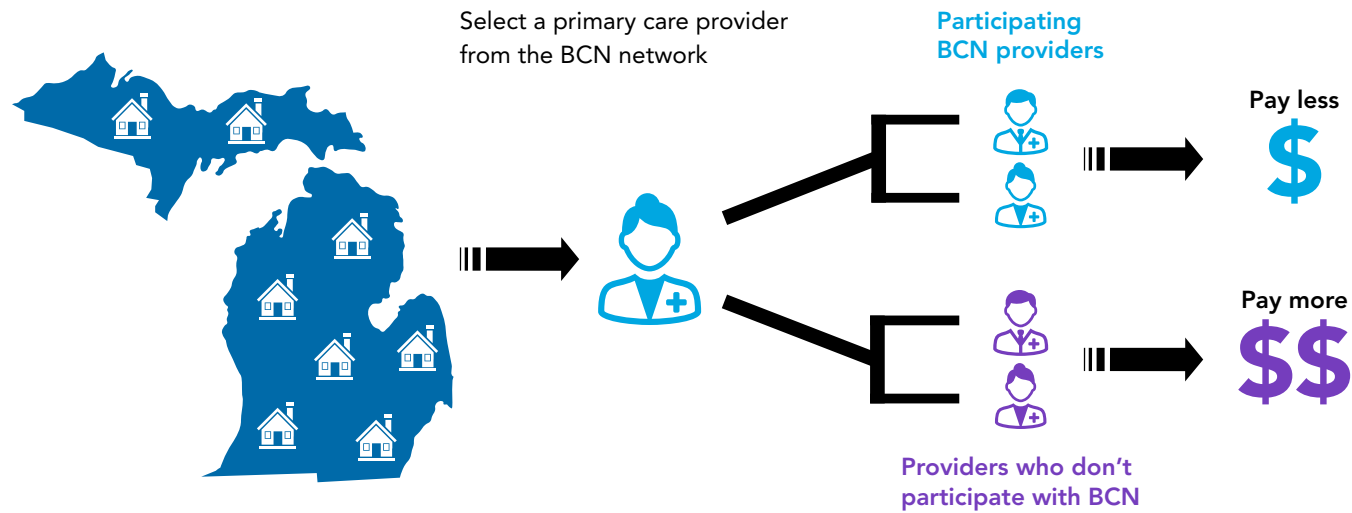


**How it works**

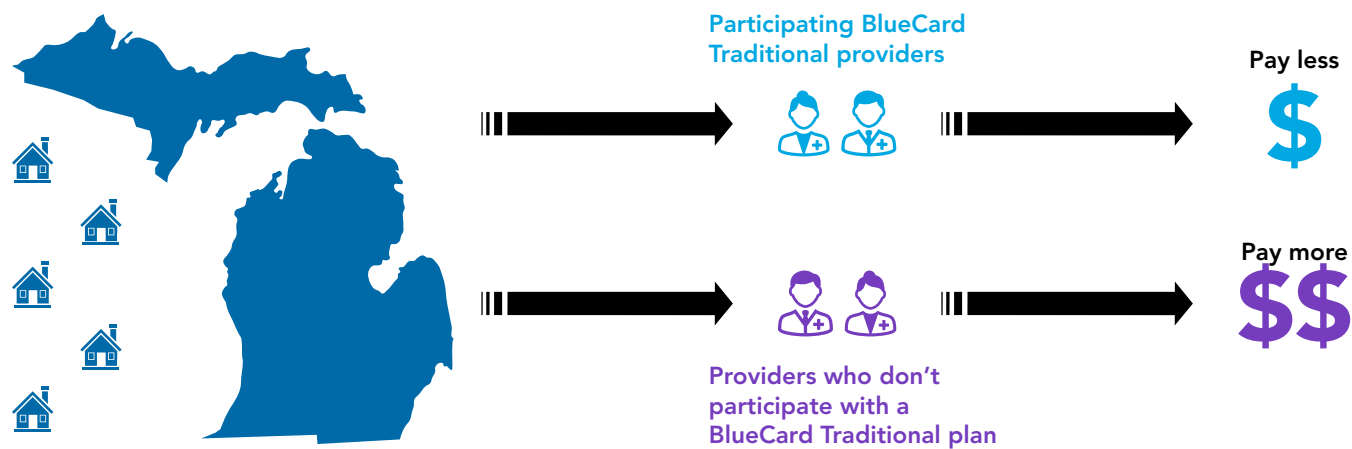
**Live in Michigan**

Once enrolled, the member needs to select a BCN primary care provider. They can have one primary care provider for everyone in their family. Or each family member can have their own. For example, they may want their children to see a pediatrician, while adult family members go to an internist. **And when you need to see a specialist or another physician, they won't need a referral.** Members pay less out of pocket for health care services when they see a participating BCN provider.



**Live outside Michigan**

Once enrolled, members don't need an assigned primary care provider or a referral to see other health care providers. To receive your lower-cost, in-network benefits, you'll need to see a BlueCard Traditional participating provider who's based outside Michigan.



**To see if a doctor is in network:**

- Members can use their member account at [bcbsm.com](https://bcbsm.com) or our mobile app.
- If they're not a member yet, doesn't have our app or hasn't registered for their account, they can visit [bcbsm.com/find-a-doctor](https://bcbsm.com/find-a-doctor)
- Members can call Customer Service using the number on the back of their BCN member ID card.
- To locate a BlueCard Traditional provider, members can call **1-800-810-BLUE (2583)**.

**How the costs work**

Address location of Blue Elect Plus member	Location of office visit with member's assigned PCP	Outside of Michigan office visit with a PCP-like BlueCard participating provider	Member PCP requirement	Member pays
Michigan	Michigan	N/A	Yes	PCP copay
Michigan	N/A	Ohio*	Yes	Specialist copay
Florida*	N/A	Florida*	No	PCP copay
Florida*	N/A	Michigan (from a BCN contracted provider)**	No	Specialist copay
Florida*	N/A	Georgia*	No	Specialist copay
Office visit provided by an out-of-network provider, regardless of where the member lives or receives care.			Out-of-network cost	

\*State used as an example; members can live and receive care in any state. \*\*In Michigan, only BCN contracted providers are in network.

**Services that are payable in and out of network**

Some services are only payable when received from an in-network provider (see the A list below). But there are also preventive services members can receive in or out of network (see the B list below).

**A. Examples of in-network-only services**

- Most preventive services as defined by the Affordable Care Act (see List B for exceptions)
- Infertility counseling and treatment
- Adult sterilization
- Durable medical equipment
- Prosthetics and orthotics
- Diabetic supplies
- Weight reduction procedures
- Chiropractic services

**B. Examples of preventive services that can be received both in and out of network**

- Flu vaccine
- Routine colonoscopy
- Mammography screening
- Routine maternity prenatal and postnatal care

Blue Elect Plus point of service plans do not require referrals however certain services require a prior authorization.

**New: Health reimbursement arrangement**

A Blue Elect Plus HRA<sup>SM</sup> POS plan, is a point-of-service plan, combined with an employer-funded health reimbursement arrangement, administered by Blue Care Network.

**Health savings account**

A Blue Elect Plus HSA<sup>SM</sup> POS plan, is an HSA qualified high deductible health plan with an optional health savings account administered through HealthEquity®.

**Subscriber Name**  
VALUED CUSTOMER

**Subscriber ID** XYH888888888

**Issuer (80840)** 9101000021

**Group Number** XXXXXXXX

**Issued** 12/2023

**Plan** POS

**RxBIN** 610011

**RxGrp** MiBCNRX

**Blue Elect Plus<sup>SM</sup> POS**

Network	Deductible (\$)	Out-of-Pocket Max (\$)
In	X,XXX/X,XXX	X,XXX/X,XXX
Out	X,XXX/X,XXX	X,XXX/X,XXX

Individual / Family

**No referral required**

**Blue Care Network of Michigan**  
A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

**bcbsm.com**  
**Customer Service: 800-662-6667**  
**TTY/TDD: 800-257-9980**

Use of this card is subject to terms of applicable contracts, conditions and user agreements.

Hospital and medical claims – Providers in Michigan, file claims with:

Blue Care Network  
P.O. Box 68710  
Grand Rapids, MI 49516-8710

**Providers outside Michigan:**

- File claims with your local BCBS plan. For Medicare claims, bill Medicare
- Member PCP assignment is not required

To locate participating providers outside Michigan: 800-810-2583

Misuse may result in prosecution

If you suspect fraud: 800-482-3787

Behavioral/Mental Health and Substance Abuse: 800-482-5982

**Providers Only:**

Medical Authorizations: 800-392-2512

Rx Prior Authorizations: 800-437-3803

**Find a Doctor: bcbsm.com**

