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# Get to know your plan with your member account

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## Your **member account** can help you understand your plan — how it works and what it covers.

Here's an example: Lisa strains her knee while running. Her primary care provider recommends physical therapy twice a week for roughly two months to strengthen the ligaments surrounding her knee.\* Lisa asks herself:



#### "Does my plan include physical therapy?"

Lisa checks her account to see if physical therapy is a benefit under her health plan. She's allowed up to 20 visits each year.



#### "But how close am I to reaching my deductible?"

Lisa has a deductible of \$2,600. Her account shows she needs to pay \$1,000 to meet the deductible before her health plan will pay most of the remaining cost.\*

#### "Can I pay for my portion out of my health spending account?"

Lisa's account shows she has enough to pay her portion of physical therapy. Because she's had few health expenses during the year, she also has enough to pay for the deductible and qualified medical expenses that aren't paid by her plan.



#### "Who do I see?"

Lisa's primary care provider recommends a physical therapist who's close to Lisa's home. Before making an appointment, Lisa checks her account for more details. She sees he's accepting new patients and takes her plan. Lisa schedules an appointment.

### Learn the terms and how your plan works

Before and throughout your plan year	• To receive health coverage, you or your employer must pay a monthly <b>premium</b> .	<b>Premium</b> A fixed monthly payment for your health coverage. This payment doesn't include any subsidy for which you may be eligible.
Beginning of your plan year	<ul> <li>Depending on your plan, we pay for certain preventive care and wellness costs throughout the year at no cost to you.</li> <li>You may pay copayments for certain services under your plan, such as primary care provider office visits and urgent care.</li> <li>You pay for other medical costs until you meet your deductible, if your plan includes one.</li> </ul>	<b>Copayment (copay)</b> A fixed dollar amount (for example, \$25) you pay at the time health care is provided, such as a doctor's visit.
Once you've met your deductible (if applicable)	<ul> <li>You continue to pay copayments and coinsurance until the total you've paid for copayments, coinsurance and deductible meets your out-of-pocket maximum.</li> <li>If there's more than one person on your plan, you may have to meet a family, as well as an individual, out-of-pocket</li> </ul>	Deductible The dollar amount you or your family pays for medical services before your health plan starts to pay.
Once you've reached the out-of- pocket maximums	<ul> <li>Your plan pays for all other services under your plan. You don't owe a thing. (Please note your plan may not have an out-of-pocket maximum.)</li> </ul>	The percentage or portion you owe after you've paid your deductible, if you have one. Your health plan pays the remaining percentage.
At the end of the plan year	<ul> <li>Your deductible and out-of-pocket maximum reset for the next year.</li> </ul>	Out-of-pocket maximum The maximum dollar amount you pay in deductible, copayments and coinsurance during the year.

Ask MIBlue Virtual Assistant<sup>s™</sup> to help you find answers fast to questions about your plan.

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If you need help registering for your account, call the Web Support Help Line at 1-888-417-3479.

For details about our app, go to bcbsm.com/app.