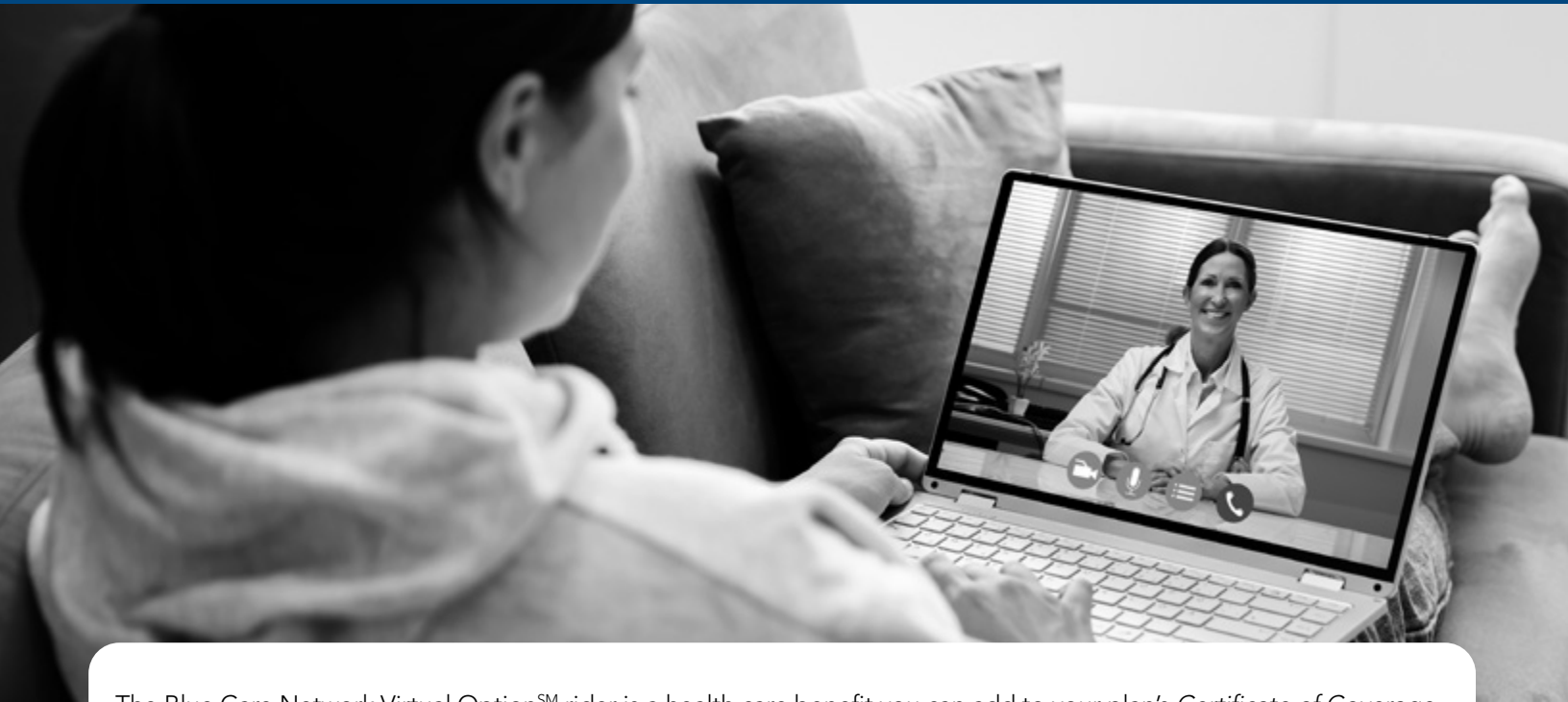




51 or more full-time equivalent employees | fully insured groups

BCN Virtual OptionSM rider

Makes virtual visits more affordable for your employees and helps control costs



The Blue Care Network Virtual OptionSM rider is a health care benefit you can add to your plan's *Certificate of Coverage*.

WHAT THE VIRTUAL OPTION RIDER DOES

- It provides your employees with a convenient and affordable choice for in-network, non-emergency care.
- It lowers your employees' copay or coinsurance (if applicable) for virtual health care visits versus in-person visits.
- It can reduce emergency room overuse for non-life-threatening situations and hospital readmissions.

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

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, they'll need prior authorization for certain health care services.
- They can find their in-person office visit cost by logging in to their bcbsm.com account or mobile app.

For HMO plans:

- Your employees still need to **choose a primary care provider** to direct and coordinate their care.
- PCPs still process referrals for in-person or virtual specialist visits.

For Blue Elect Plus point-of-service plans | Michigan residents:

- Your employees still **choose a primary care provider** to direct their care.
- Employees don't need referrals for in-person or virtual specialist visits, and they can schedule visits directly with BCN-participating providers.
- Some health care services require a BCN-participating provider.* *Find one in your bcbsm.com account or mobile app.*
- Employees can see out-of-network providers virtually or in person, but they'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 plans | outside-of-Michigan residents:

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

For more information, contact your sales representative or contracted agent, or visit bcbsm.com/employers.



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