

BLUE CARE NETWORK

An affiliate of
Blue Cross Blue Shield of Michigan

BCN 5 Certificate Addendum

This addendum is issued to you in connection with your BCN5 Certificate of Coverage. We changed Part 7.8 of the General Provisions section of the Certificate to comply with State requirements.

Part 7.8 Arbitration and Litigation (new language)

- Legal Actions: No action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written Proof of Loss has been furnished in accordance with the requirements of this policy. No such action shall be brought after the expiration of 3 years after the time written Proof of Loss is required to be furnished.
- If you are enrolled through a group which is subject to regulation under the Employee Retiree Income Security Act (ERISA), you may not file a legal action unless you have first followed the BCN internal grievance process.

Note: For the purpose of this section 7.8, “**Policy**” means BCN 5 Certificate of Coverage and “**Proof of Loss**” means when the claim was submitted to BCN for payment.