



**Blue Care
Network**
of Michigan



BlueElectPlusSM

The value of an HMO + flexibility

Blue Elect Plus offers you the value of managed care plus flexibility.

Value + flexibility

Blue Elect Plus is one of Blue Care Network of Michigan's leading-edge health plans. It continues BCN's tradition of exceptional disease management and cost containment. What's new? For times that call for extra flexibility, members can self-refer to any doctor.

More access to doctors

Blue Elect Plus offers outstanding flexibility in choosing doctors. Members must first choose a BCN primary care physician. With that step done, a member has the freedom to seek care either in BCN's vast network or outside it. When choosing to go out of the network, the member will pay more out of pocket.



Flexibility. Access. Choice.

Everyone's health care needs and finances are different. That's why it's important that your employees have the choice and flexibility to choose what works for them.

Members pay the least when a doctor in BCN's network provides their care. Members pay the most when the doctor does not participate with BCN or any Blues plan.

To figure their costs, members need to know whether a doctor is in or out of BCN's network. To check, members can visit [MiBCN.com/find](https://www.mibcn.com/find) or call Customer Service.

Blue Elect Plus				
Member chooses care from a doctor who is ...	Member pays			
	Office visit copayment	Coinsurance	Deductible	Balance billing
in BCN's network	Yes	Lowest	Lowest	None
out of BCN's network	No, coinsurance applies	Highest	Highest	Yes

Our terms

Copayment

A fixed dollar amount members pay directly to health care practitioners and facilities for covered services and supplies

Coinsurance

A percentage of the BCN approved amount members pay for covered services and supplies

Deductible

The dollar amount members pay health care practitioners and facilities for covered services before BCN payments begin

Balance billing

After BCN has paid the provider and the member has paid the deductible and coinsurance, the provider bills the member for the remaining amount of the total charge

Blue Elect Plus gives your employees the comprehensive coverage they need plus the flexibility they want.

Members have comprehensive benefits, both in and out of network.

Preventive care and some services are covered in-network only:

- Periodic well-child and adult physical examinations
- Annual well-woman exams
- Pediatric and adult immunizations, including flu vaccines*
- Nutritional advice
- Vision and hearing screening
- Routine cancer screenings, including colonoscopy* and mammography*
- Infertility counseling and treatment
- Adult sterilization
- Durable medical equipment
- Prosthetics and orthotics
- Diabetic supplies
- Weight reduction procedures
- Chiropractic services

*These services are covered out of network. Deductible and coinsurance apply.

Blue Elect Plus reimburses doctors at approved rates. Doctors in BCN's network accept our fees as payment in full. Doctors who are not in BCN's network may bill members for the difference between BCN's approved payment amount and the doctor's charges. Some out-of-network health care practitioners and facilities require members to pay for services in full and then seek reimbursement for BCN's share of the cost.

Approvals may be needed

Regardless of whether a doctor is in BCN's network or not, certain services require prior approval by BCN in order to be covered. Examples are hospitalization, bariatric surgery and outpatient therapy.

- For certain services from a doctor in BCN's network, the doctor coordinates preauthorization.
- For certain services out of BCN's network, it is the member's responsibility to get approval from BCN in advance.

Healthy employees are key in keeping your health costs as low as possible. We can help. Prevention of illness and disease is at the heart of all we do.

Blue Value

Comprehensive, quality care

BCN coverage helps members stay healthy and takes care of them when they're sick or injured.

Blue Care Network offers unmatched access to doctors and hospitals in the state, nation and world. We feature the largest managed care network of physicians and hospitals in the state, with more than 4,700 primary care physicians, more than 14,000 specialists, every acute care hospital in Michigan and most of the state's other leading hospitals.

Doctors, hospitals and other health professionals in our network are required to meet our strong network affiliation standards. We screen them to make sure all meet our quality requirements for professional training and medical practice. Thousands participate in our nationally acclaimed Value Partnerships initiatives.

A PCP is the member's health care partner — responsible for providing and coordinating a member's health care. Having a primary care physician means a member is more likely to get preventive health care on time. The primary care physician's office is available around the clock. In Blue Elect Plus, the PCP must be in BCN's network.

Pharmacy coverage also is available from BCN. We offer a wide variety of options to meet your employees' needs.



Peace of mind at home and away

Whether heading for a resort a few hours away or cruising to Alaska, Blue Care Network coverage goes with members.

BlueCard®, a Blue Cross and Blue Shield Association program, gives Michigan Blues members access to urgent and emergency care anywhere in the U.S. where a Blue plan is offered. Thousands of hospitals and doctors across the U.S. participate with Blue plans.

No other card is as recognized and accepted as the one that carries the Cross and Shield. With BlueCard, members have no claim forms. They pay no up-front health care expenses, except for usual out-of-pocket BCN expenses like copays.

Emergency care is covered anywhere in the world. Outside the U.S., members may be required to pay for services and can then seek BCN reimbursement.

Wellness and care management programs

BlueHealthConnection®, our best-in-class wellness and care management program, includes an online health assessment and online health coaching programs. It also includes resources such as Quit the Nic, case management services and accredited disease management programs that address everything from depression to diabetes.

Valuable online resources

BCN members can instantly view account, benefit and claims information at **MiBCN.com**. They also can locate a doctor and find and compare the cost and quality of doctors, hospitals and drug treatment options.

Member savings

Your employees can save on a variety of healthy products and services with our Healthy Blue XtrasSM and Blue365[®] savings programs.



Reputation and recognition

Blue Care Network is the state's largest managed care organization. It's also the only one backed by the reputation and security of Blue Cross Blue Shield of Michigan.

Our long-standing Excellent Accreditation from the National Committee for Quality Assurance reinforces our success in providing quality health care products.

For more information on Blue Elect Plus, please contact your agent or Blues sales representative.



MiBCN.com