

The value of an HMO + flexibility

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

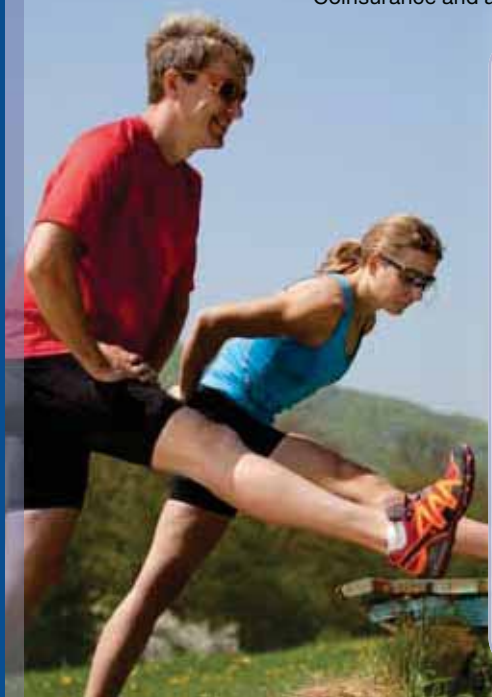
Our Blue Elect Plus self-referral option allows you to select a Blue Care Network primary care physician and then have the option to seek care from other physicians and specialists **without a referral**.

Your choice decides your cost

You decide where to get services, and your choice affects your out-of-pocket costs. You'll have the highest out-of-pocket costs when seeing a provider who is not in BCN's network.

Blue Elect Plus				
Provider is	Your cost			
	Copayment	Coinsurance*	Deductible*	Balance billing
your primary care physician	PCP office visit copay	Lowest	Lowest	None
a doctor in your PCP's practice	PCP office visit copay	Lowest	Lowest	None
an in-network PCP, but not in your doctor's practice	Specialist office visit copay	Lowest	Lowest	None
an in-network specialist	Specialist office visit copay	Lowest	Lowest	None
an out-of-network practitioner or facility delivering covered services	Not applicable	Highest	Highest	Possibly

*Coinsurance and a deductible may apply to certain services performed in your PCP or in-network specialist's office.



Your out-of-pocket costs depend on whether your provider is in or out of BCN's network. To check, go online to **MiBCN.com/find** or call Customer Service at the number on the back of your ID card.

Out-of-pocket costs:

- **Copay** A fixed dollar amount you pay directly to health care practitioners and facilities for covered services and supplies
- **Deductible** The yearly dollar amount you pay health care practitioners and facilities for covered services before BCN payments begin
- **Coinsurance** A percentage of the BCN approved amount you pay for covered services and supplies
- **Balance billing** After BCN has paid your out-of-network provider and you have paid the deductible and coinsurance, the provider bills you for the remaining amount of the total charge. When you see a BCN provider, there is no balance billing.



In Blue Elect Plus, preventive care and some other services are covered only in network. These services include:

- Periodic well-child and adult physical examinations
- Annual well-woman exams
- Pediatric and adult immunizations (exception: flu vaccines* are also covered out of network)
- Nutritional advice
- Vision and hearing screening
- Routine cancer screenings (exception: colonoscopy* and mammography* are also covered out of network)
- Infertility counseling and treatment
- Adult sterilization
- Durable medical equipment
- Prosthetics and orthotics
- Diabetic supplies
- Weight reduction procedures
- Chiropractic services

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

Approvals may be needed

Regardless of whether a doctor you see 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. BCN doctors routinely coordinate any needed preauthorization. **As a member, when you go out of network, it's your and your doctor's responsibility to make sure your provider gets the required advance approval from BCN.**

Your primary care physician is your health partner

BCN believes that a member-centered approach to care provides you with the most effective care. As your health care partner, your primary care physician is responsible for the care you receive — from basic health services to treatment for illness. Whether your primary care physician provides or coordinates your care, involving your doctor at the start means that you have a knowledgeable professional focusing on you and your total health care. When you need to see a specialist or have special tests, your primary care physician can direct you to a physician in the network.

Questions?

If you have questions about Blue Elect Plus, call Customer Service at the number on the back of your ID card. Representatives are available 8 a.m. to 5:30 p.m. Monday through Friday.

MiBCN.com