

How Blue Care Network works

When you join BCN, we ask you to select a primary care physician for every member on your contract. Your primary care physician will provide or manage most of your care. If you need specialist care, your PCP will refer you to one. Care that's not coordinated by your PCP, is likely not to be covered.

We cover prevention

From the day you join, you'll get lots of information and encouragement from us to reach fitness goals. We emphasize preventive health and make it easy for you to get physicals, screenings and immunizations. These are all covered benefits, and deductibles don't apply. You can also enroll in our effective smoking cessation program and take advantage of BCN savings for safety equipment, complementary medicine and Weight Watchers® memberships.



For more information about BCN, call our Customer Service department 8 a.m. to 5:30 p.m. Monday through Friday at 800-662-6667 (TTY users 800-257-9980), or visit us online at MiBCN.com.



Since 2000 Blue Care Network has consistently received Excellent Accreditation for plan performance from the National Committee for Quality Assurance. This is the highest level of accreditation awarded by NCQA, a nationally recognized, independent, not-for-profit organization that measures the quality of America's health care and health plans. BCN also received Full Patient and Practitioner Accreditation from NCQA for our asthma, diabetes, cardiovascular disease, chronic obstructive pulmonary disease and heart failure programs.



Blue Care Network plans offer comprehensive coverage



Blue Care Network stands out

Wherever you are, BCN delivers:

- **Credibility**

The cross and shield symbols on your ID card are recognized everywhere.

- **Convenience**

We offer easy-to-use benefits with little paperwork.

- **Coverage**

Our comprehensive hospitalization benefits and wellness programs provide the care you need in sickness and in health.

- **Choice**

We have the largest HMO network of physicians and hospitals in Michigan.



When you need us, we're there

- You're covered for emergencies everywhere.
- Care is available almost anywhere you travel in the United States.
- Your primary care physician's office is available around the clock.
- You get answers to your health-related questions from a registered nurse or other health professional when you call the BlueHealthConnection® Health Education toll-free phone line.



- Our preventive services — immunizations, wellness checks, well-baby visits and important health screens — help you maintain your health. We even send reminders when you miss important health checks.
- We have specialized support services for heart disease, diabetes, migraines, low back pain, asthma and more than a dozen other conditions. These programs help members with chronic illness make the most of their health.
- A toll-free customer service hotline and a self-service Web site put answers and help at your fingertips.



The cost of care

One of the many benefits of belonging to BCN is that you are free from the hassles of paperwork. The doctor, hospital or other health care provider will bill us for authorized, covered services.

Copayments

Most BCN plans require only a copayment that you pay each time you receive a particular covered service. Office visits, for example, frequently require a copayment; so do emergency room visits. Copayments can be either a set dollar amount or a percentage of the cost of your treatment, depending on what your group has selected.

Deductibles

If your coverage plan has a deductible, you must pay a fixed annual amount for one person or for your family before services are covered. The deductible amount is determined by your group. A deductible plan also has copayment requirements.

As a member of a deductible plan, you receive medical bills until you have met your annual deductible. Whenever you receive a health service, BCN sends you an Explanation of Benefits statement telling you how much you've paid toward your deductible.