

2016 Blue Care Network products at-a-glance

This is a summary of BCN products that is general in nature. It should not be used to determine a member's benefits. BCN recommends that each time a member presents for services the provider check the eligibility and benefits for that member. BCN providers can use any of the following options to determine whether a member is eligible for services and whether a service is a covered benefit: web-DENIS, the PARS automated telephone system and Provider Inquiry. A member's eligibility, covered benefits and physician assignment may all change over time. Additional information on these products is available in the *Member Benefits* and other chapters of the *BCN Provider Manual*, in the pertinent certificates of coverage and member handbooks and on the (Provider Secured Services) web-DENIS BCN Products and BCN Advantage pages.

BCN HMO products for groups (standard BCN ID card)

Product name	Prefix	Product information
BCN HMOSM	XYH or XYV	BCN HMO coverage options include BCN1, BCN1LG, BCN5 ¹ , BCN10 ¹ , CLSSLG ¹ and CLSSSM ¹ . Different riders may be added to cover various services. Different deductibles, copayments and coinsurance may apply.
BCN Healthy Blue LivingSM HMO	XYH or XYV	BCN Healthy Blue Living HMO¹ offers enhanced and standard benefit levels. Members can stay in the lower-cost plan only if they commit to working toward certain health goals. The primary care physician must complete the <i>Blue Care Network Qualification Form</i> .
BCN HRA HMOSM	XYH or XYV	BCN HRA HMO¹ offers a full spectrum of health care. Through the employer-funded health reimbursement account, members are assisted in paying for qualified medical expenses.
BCN HSA HMOSM	XYH or XYV	BCN HSA HMO¹ combines a high-deductible health plan with a tax-free health savings account. Members pay deductible, copayments and coinsurance until the out-of-pocket maximum is met. After that, covered services are covered in full for the rest of the year.
BCN Routine CareSM HMO	XYH or XYV	For BCN Routine Care HMO members, most services are subject to the deductible and coinsurance except for preventive and lab / pathology services, which are covered at 100 percent, and primary care visits and Tier 1A / 1B drugs, which are covered with a copayment.
Blue Elect Plus Self-Referral OptionSM	XYH or XYV	Blue Elect Plus Self-Referral Option² members can choose a hospital or practitioner within the state of Michigan, whether those providers are affiliated with BCN or not. Members must first select a BCN primary care physician. They can then seek care from other providers without a referral. Members pay the most for services from providers not affiliated with BCN or any Blues plan.
Medical deductible products	XYH or XYV	Medical deductible products¹ offer standard HMO coverage that includes a deductible payment for some services. Preventive services are not subject to the deductible. Different copayments and coinsurance apply.

¹ May be subject to PCP Focus, BCN's local network, for members in the following Michigan counties: Bay, Calhoun, Clinton, Eaton, Genesee, Ingham, Kalamazoo, Kent, Livingston, Macomb, Monroe, Muskegon, Oakland, Ottawa, Saginaw, Shiawassee, St. Clair, Van Buren, Washtenaw and Wayne. ² Provider network includes all BCN providers and non-BCN Michigan providers.

BCN HMO self-funded HMO products (The name and logo of BCN Service Company and of the unique plan may appear on card.)

Product name	Prefix	Product information
Self-funded products	XYX (XYD for Medicare self-funded contract)	With BCN's self-funded products , the employer assumes the risk for claim costs and pays an administrative fee for the services and programs (such as health education and chronic condition management) provided by BCN Service Company. BCN Service Company processes the claims. Numerous self-funded plans are available, but only some have a designated provider network attached to them. These are: Advantage Health/Saint Mary's, Meijer Premier Health Network, and U-M Premier Care. Care rendered outside the designated provider network may require plan approval and typically results in higher out-of-pocket costs for members.

BCN HMO products for individuals (MyBlueSM appears in the upper right of the card. The product name appears in the lower left.)

Product name	Prefix	Product information
Blue Cross[®] Metro Detroit HMO	XYH or XYW	Blue Cross Metro Detroit HMO is available to Oakland, Macomb and Wayne county residents. Members must choose a primary care physician from the Blue Cross Metro Detroit HMO provider network, who will refer them for appropriate specialty and hospital care. For care within the statewide BCN provider network, standard BCN referral and clinical review requirements apply. Care rendered outside the statewide BCN provider network requires submission of an authorization request to BCN.

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BCN HMO products for individuals (*continued*) (MyBlueSM appears in the upper right of the card. The product name appears in the lower left.)

Product name	Prefix	Product information
Blue Cross[®] Preferred	XYH or XYW	Blue Cross Preferred members have a broad choice of physicians and hospitals from BCN's entire HMO network. The member's primary care physician coordinates care and refers the member to specialists when necessary.
Blue Cross[®] Select	XYH or XYW	Blue Cross Select is available to residents of all the counties included in the PCP Focus network except Kent and Muskegon. Members select their primary care physician from within the entire PCP Focus network and can access specialists and hospitals from across BCN's entire HMO network. The primary care physician coordinates care and refers the member to specialists when necessary.
Blue Cross[®] Partnered	XYH or XYW	Blue Cross Partnered is available to residents of Kent, Muskegon and Oceana counties. Members select a primary care physician from within the Blue Cross Partnered network (consists of physicians affiliated with Mercy Health), who will refer them for appropriate specialty and hospital care. Care rendered outside the Blue Cross Partnered provider network, including OB/GYN services, requires submission of an authorization request to BCN.
Personal PlusSM	XYB	Personal Plus is available to individuals and families. It covers preventive services such as physical exams but does not cover prescription drugs or durable medical equipment. (Personal Plus is closed to new members.)

Products related to government programs (some with unique ID cards)

Product name	Prefix	Product information
BCN AdvantageSM HMO-POS (BCN Advantage HMO-POS ID card)	XYK	BCN Advantage HMO-POS offers Medicare Advantage products in specific areas in Michigan. They provide coverage for Medicare-covered services and offer additional prevention and wellness care. Group products and Basic, Elements, Classic and Prestige individual products are available. All members have the BlueCard [®] travel benefit. Members must select a primary care physician from within the BCN Advantage HMO-POS provider network. Care provided by a provider outside this designated network requires a referral from the primary care physician and authorization from the plan. Providers should bill BCN Advantage, not Medicare.
BCN AdvantageSM HMO ConnectedCare (BCN Advantage HMO ConnectedCare ID card)	XYK	BCN Advantage HMO ConnectedCare³ is a Medicare Advantage product for individuals who reside in Genesee, Kalamazoo, Livingston, Macomb, Oakland, St. Clair, Washtenaw or Wayne county. Members must select a primary care physician from within the BCN Advantage HMO ConnectedCare provider network, who will refer them for appropriate specialty and hospital care. Care rendered outside the BCN Advantage HMO ConnectedCare provider network, including OB/GYN services, requires submission of an authorization request to BCN.
BCN AdvantageSM HMO MyChoice Wellness (MyChoice Wellness ID card)	XYK	BCN Advantage HMO MyChoice Wellness³ is a Medicare Advantage product for individuals who reside in Kent, Muskegon and Oceana counties. Members select a primary care physician from within the MyChoice Wellness network (consists of physicians affiliated with Mercy Health), who will refer them for appropriate specialty and hospital care. Care rendered outside the MyChoice Wellness provider network, including OB/GYN services, requires submission of an authorization request to BCN.
BCN 65SM (standard BCN ID card)	XYF (XYD for self-funded)	BCN 65 is a commercial HMO product that is secondary to Medicare. BCN 65 covers Medicare copayments, coinsurance and deductible and provides some additional benefits such as preventive care. Providers should bill Original Medicare first.
MyBlue MedigapSM (Medigap ID card)	XYJ	MyBlue Medigap⁴ offers non-HMO Medicare supplemental products. Members can see any Michigan provider who accepts Medicare. No primary care physician is assigned. No referrals or authorizations are required. Providers should bill Original Medicare first.

³ Provider network for this product is separate from the standard BCN Advantage provider network.

⁴ Provider network is all providers who accept Medicare.