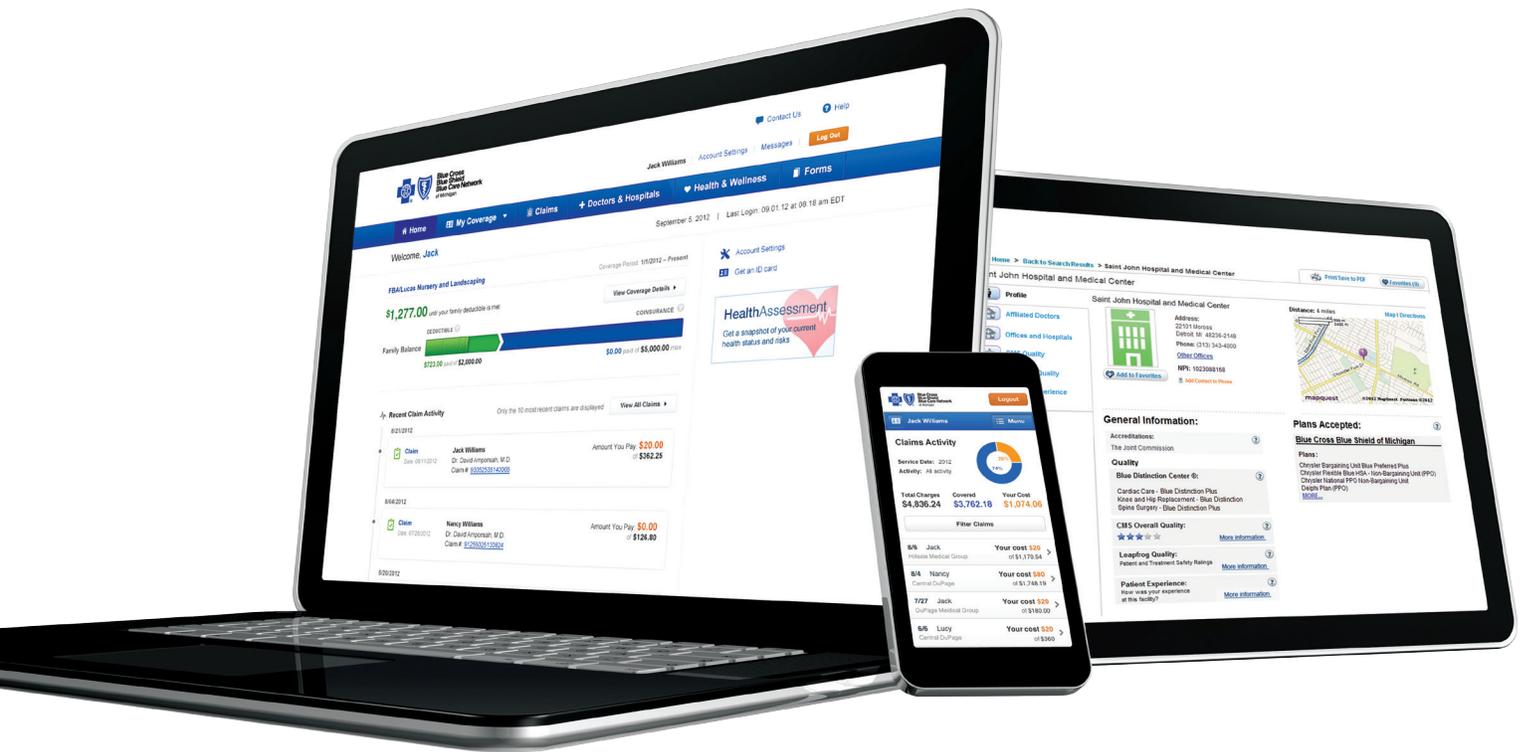


NEW.
IMPROVED.
EASY.



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Frequently asked questions

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

Browse our plans:

Individual and Family

Medicare

Medicaid and State Plans

Group Plans

Get a Quote

Find a Doctor

Ready for your health assessment?

It's the new year, and it's time to complete your health assessment. You'll get a tailored plan to help you meet your health goals.

GET STARTED >

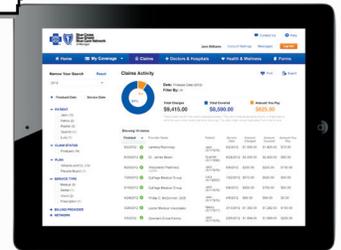


healthybluextras

Exclusive discounts for our members



Newly redesigned
bcbsm.com home page



Q: Why did the Blues redesign bcbsm.com?

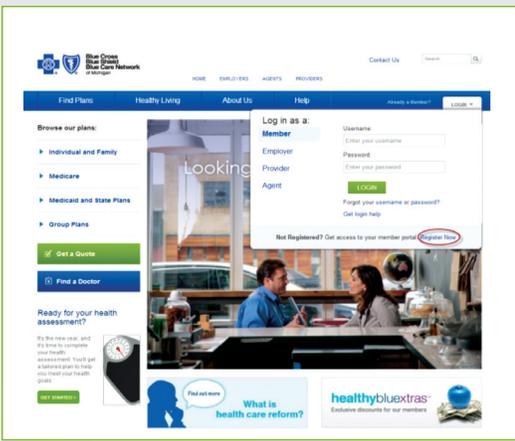
A: We want to help you better understand your health insurance by providing innovative tools and important health plan information that's accessible and easy to understand.

Q: How can I benefit from these enhancements?

A: The new member area of **bcbsm.com** provides you with answers to questions about your benefits, deductible status, recent claims and other important cost information related to your plan. Plus, we've added more search features so that you can find the doctors and hospitals that meet your preferences. You can evaluate up to six doctors or hospitals side-by-side, comparing quality and costs for hundreds of services across the country.* You can also read reviews about doctors and even leave one of your own. And the best features of our site are also available on your mobile device. Later this year, we'll be launching a tool that can help estimate out-of-pocket costs specific to your health plan before you even step foot into a doctor's office.

*Cost information available to PPO members only.

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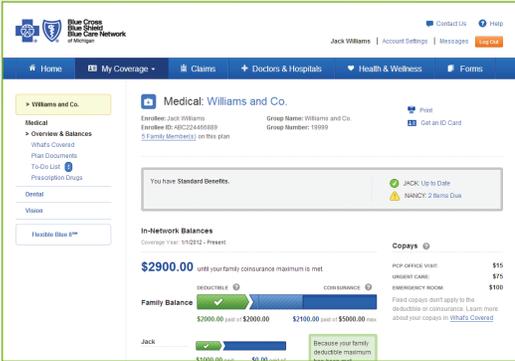
Q: How can I access all this new information?

A: It's simple! Log in to your account at **bcbsm.com**. If you're not a registered member, registration is easy:

1. Visit **bcbsm.com**
2. Click on **LOGIN** at the upper right corner of the home page
3. At the bottom of the login box, click **Register Now**

You'll need your member ID card and a few minutes to complete the process and have instant access to your account.

> Registering on **bcbsm.com** is easy.



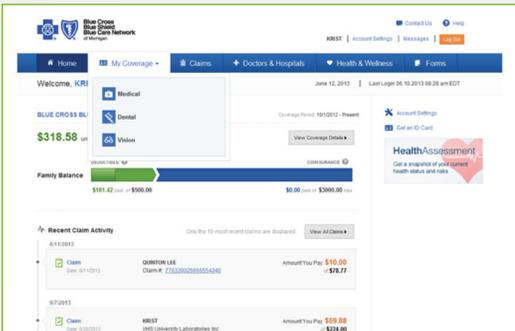
Q: When I log in to **bcbsm.com**, what will I see?

A: Right away you'll see a personalized dashboard that provides a quick snapshot of your deductibles, coinsurance, claims and other important cost information related to your plan. Important benefit information is easily accessible and its quick visibility allows you to make more informed health care decisions.

> A personalized dashboard will greet you as soon as you log in to your account.

Q: Will various plan benefit information, such as dental, pharmacy, vision and health, be accessible in one location?

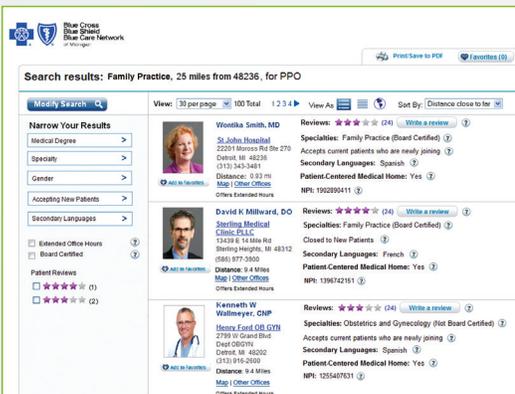
A: Yes. One of the biggest improvements you'll notice is that **bcbsm.com** is now the single online destination for all members, no matter which Blues plan you may have. The *Plan Selector* menu in the *My Coverage* tab allows you to access information for any of the plans you're enrolled in without having to log in or out — it's all accessible at any point within the site. For instance, if you have a Blue Care Network plan, but want to add dental or vision coverage, you'll be able to access all of this information in one location. Why did we do this? It's one site, one stop — that's all you'll need.



> The *Plan Selector* menu allows you to jump seamlessly between plans.

Q: What information about doctors will be available?

A: The new and improved *Find a Doctor* tool allows you to search by location, doctor, specialty, network and more. Not only has the search functionality been overhauled, but now you'll be able to compare up to six doctors or hospitals side-by-side. This allows for you to make more informed health care decisions based on your preferences. You'll be able to read reviews about doctors from other patients and even leave one of your own.

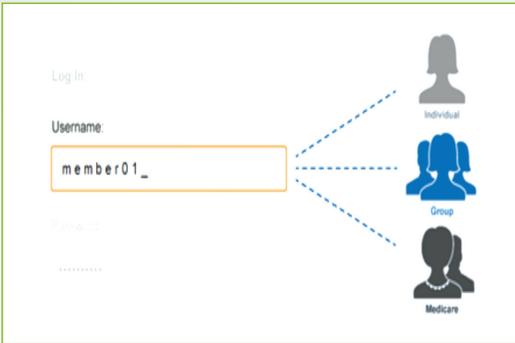


> Finding the right doctor or hospital has never been easier.

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> If you're on the go, you're good to go, with the new bcbsm.com mobile site.



> Single user ID for life – your log in information is tied to you, not to your plan.



> Our improved Help section means that answers to questions are right at your fingertips.

Q: Do you have an app?

A: No, it's more than just "an app." Instead, you'll have access to a mobile version of the member site. Whether you're at home or on the go, you'll be able to access important plan information from your mobile device. If you're looking for a doctor or want to check the status of a recent claim, you can do so 24/7.

Q: If my employer is thinking about changing from a PPO to an HMO plan or vice versa, how will the move affect my online access?

A: It won't. Once registered, your user ID is attached to you, not your plan. As you switch plans, change jobs or retire, your personal ID stays with you — medical data, claims history and other important information will migrate seamlessly from plan to plan.

Q: Will I be able to find the help I need easily?

A: Our fully loaded help center is easily accessible and will save you time by providing answers to many of your questions.



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