Member Handbook

Revised September 2017
Welcome

Thank you for choosing Blue Cross Blue Shield of Michigan. This Member Handbook will help you and your family get the most from your health plan. By being well-informed, you'll have the confidence and security of knowing that health care coverage is available when you need it.

This handbook gives an overview of your health care coverage. For more details about your coverage:

- Visit bcbsm.com and click Login
- Register to create an account

If you have technical difficulties, please call Web Support at 1-888-417-3479.

To request a hard copy of this handbook, call the Customer Service number on the back of your Blue Cross member ID card.

The information in this handbook is a summary of your group's health care benefits. It’s not a contract. It may not reflect additional limitations or exclusions that apply to covered services or the most recent updates to Blue Cross certificates, riders, plan modifications or changes that your group may be making to your coverage. Please contact your health care administrator or call the Customer Service phone number printed on the back of your member ID card if you have additional questions about your health care benefits.
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Once enrolled, you'll receive a Blue Cross member ID card. All cards will show the contract holder's name, even those issued to dependents.

1 **Enrollee name:** The contract holder's name

2 **Enrollee ID:** The contract holder's assigned contract number, which allows health care providers to identify you and your benefits

3 **Issuer:** Identifies you as a Michigan Blue Cross member to out-of-state providers

4 **Group number:** Identifies your employer group

5 & 6 These icons are present if your coverage includes dental or prescription drugs

**Customer service phone numbers** for you and your providers are located on the back of your member ID card.
About your member ID card

Only you and your eligible dependents may use the cards issued for your contract. Lending your card is illegal and subject to possible fraud investigation and termination of coverage.

Call us if your card is lost or stolen. Your provider can call us to verify coverage until you receive your new cards.

If you need additional ID cards:

- Visit bcbsm.com and log in
- Click Get an ID card

You can also call the Customer Service number that is on the back of your ID card.
Our mobile app and website provide resources to help you access information and make informed decisions from the convenience of your computer and phone.

**Here are some of our site and mobile app features:**

**Benefit details:** See what your plan covers so you're more informed when you need care.

**Deductible and out-of-pocket balances:** Know how much you've paid toward your deductible and out-of-pocket maximum balances.

**Access to pharmacy and drug information** (for members with Blue Cross pharmacy coverage): Look up drug prices, see coverage warnings and find lower cost alternatives.

**View claims and EOBs:** See what providers charged and why before you pay. Quickly filter and search claims by time frame, member, service type or provider.

**Find a Doctor:** Find a doctor or hospital in your network. *Search by location, specialties, quality recognitions and extended office hours. Get GPS–enabled directions.

**Compare cost estimates:** Compare cost information in real time for health care services.

**Virtual member ID card:** Show your virtual member ID card to your doctor for verification of coverage. Search BCBSM within the Apple® App Store or Google® Play and download the mobile app today.
How to create your online account

Once you receive your Blue Cross member ID card, you're ready to create your online member account.

2. Click on the Login button at the upper right corner of the homepage.
3. Click on Member.
4. At the bottom of the box, click Register Now.
5. Follow the registration instructions.

How to download the bcbsm.com mobile app

1. Visit the Apple® App Store or Android Apps on Google® Play.
2. Search for "BCBSM."
3. Download the app to your device.
4. Register your account using your insurance card.
Save money and live healthier with Blue365

Blue Cross members can score big savings on a variety of health-related products and services from businesses in Michigan and across the United States.

Member discounts with Blue365 offers exclusive deals on things like:

- **Fitness and wellness**: Health magazines, fitness gear and gym memberships
- **Healthy eating**: Cookbooks, cooking classes and weight-loss programs
- **Lifestyle**: Travel and recreation
- **Personal care**: Lasik and eye care services, dental care and hearing aids

**Cash in on discounts**

Start saving today. Show your Blue Cross or Blue Care Network member ID card at participating local retailers or use an offer code online to take advantage of these savings. You can view all savings in one place through your member account at bcbsm.com.

For a full list of discount offers, log in or register at bcbsm.com and click *Member Discounts with Blue365* on the right side of your home page. You can also get monthly updates and details about new offers delivered directly to your email inbox. Just log in at bcbsm.com and opt-in to receive emails through *Paperless Options* under *Account Settings*.
Looking for a doctor, hospital or other health care professional?

You can choose any health care provider in your network for routine or general care. You don’t need a referral for specialty or behavioral health care, and hospital services. To help narrow your options, visit bcbsm.com and click Find a Doctor to choose a health care provider who best matches your needs and maximize the value of your benefit plan. With this application you can:

- Enter your preferred location
- Easily compare providers
- Review specialty, board certification and education information
- Find contact information
- Read a review of a doctor
- Print your search results
- Find out-of-state doctors
- Get cost estimates to help you research and compare certain procedures

You can also find a network provider for the following services on our site:

- Primary care services (routine exams or general health issues)
- Specialty care
- Behavioral care and substance abuse services
- Evening or weekend services
- Services from a doctor who speaks another language
- Services located near you

Approving covered services

Depending on the health care services you need, your provider might have to get prior approval. For more information and a list of services that need approvals, visit bcbsm.com/importantinfo and click on approving covered services.

What is a network provider?

A network provider is a physician, other health care specialist or hospital that provides services through our PPO network. PPO stands for preferred provider organization. PPO network providers have signed agreements with us to accept our approved amount as payment in full for services covered under your health care plan. Using PPO network providers limits your out-of-pocket costs for covered services to any deductible and copayments that may be required by your plan.
Special note for parents of students: Dependents attending school away from home still need to choose a physician in the PPO network. (See the section on BlueCard®.)

**Limited network**

Certain types of providers – including speech pathologists, nursing facilities and others – are not in our PPO network, but the services are paid at the in-network level. If you aren’t sure if a health provider is considered in-network under your plan, please call the Customer Service number on the back of your Blue Cross member ID card.

**What is an out-of-network provider?**

An out-of-network provider is a physician, other health care specialist or hospital that hasn’t signed an agreement to provide services through our PPO network. Your health care plan generally has higher out-of-pocket deductible and copays for services received outside the PPO network.

**Important:** Outside of the PPO network, a provider can either be participating or nonparticipating. Participating providers have agreed to accept our approved amount plus your out-of-network deductible and copayment as payment-in-full for covered services.

Nonparticipating providers haven’t signed an agreement and can bill you for any differences between their charges and our approved amount.

**How providers are paid**

How much you pay for services you receive depends on whether you use an in-network or out-of-network provider. We’ll explain the difference below.

Under your health care program, the payment allowed for covered services is called our approved amount. This amount is the lower of the provider’s billed charge or our maximum payment level for the covered service. Any deductible or copays required by your health care plan are subtracted from the approved amount before we make our payment.

**PPO network providers** — Blue Cross pays network providers directly. Because of their signed agreement with us, network providers accept this payment as payment in full for covered services. You’re only responsible for in-network deductible or copays that may be required by your health care plan.
Choosing your provider

**Out-of-network providers** — If you go to a provider who isn’t in our network, it’s important to verify if the service is covered. Not all services outside the network are covered. Please call the Customer Service phone number on the back of your member ID card for verification of coverage.

When using out-of-network providers, you also need to find out if the provider participates with Blue Cross. Here’s why this is important:

**Participating providers** — We pay participating providers directly. Because they have signed agreements with us, participating providers accept our payment as payment in full for covered services. You’re responsible only for any out-of-network deductible or copays required by your health plan.

**Nonparticipating providers** — We send the payment directly to you, and it’s your responsibility to pay the provider. Because our payment to you may be less than the provider’s charge, you may also have to pay the difference between our payment and the provider’s charge. This would be in addition to any out-of-network deductible or copays required by your health plan.

**Nonparticipating hospitals, facilities and alternatives to hospital care providers** — Our payment for services at nonparticipating hospitals is very limited and covers only those services required to treat accidental injuries or medical emergencies. This means that you’ll need to pay most of the charges yourself, and your bill could be substantial. Please refer to your health care certificate for a complete explanation of your coverage when services are provided by a nonparticipating hospital or facility.

**Preventing fraud**

If your provider asks for another form of identification, don’t worry. This is just one way our providers help us protect you against unauthorized use of your card.

You can also help prevent fraud by checking your Explanation of Benefit Payments form. If you see a discrepancy on your EOB, contact your provider first to see if it’s an error. If it’s not and you believe it’s fraudulent billing or use of your card, call our anti-fraud hot line at 1-800-482-3787. You can also fill out our online Anti-Fraud form or write to:

Anti-Fraud Unit, Mail Code B759
Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd.
Detroit, MI 48226

When reporting fraud, all phone calls and correspondence are confidential.
Keeping your health information secure

Expect confidentiality regarding your care. Blue Cross will adhere to strict internal and external guidelines concerning your personal health information. This includes the use, access and disclosure of all information that is of a confidential nature.

- Visit bcbsm.com/importantinfo.
- Click on Keeping your health information secure.

What you pay out of pocket

For details of the amount of out-of-pocket expenses you pay for covered services:

- Visit bcbsm.com and log in
- Click My Coverage and select either Medical, Dental or Vision
- Click What's Covered

If you have to pay for covered services, we'll reimburse you for our share of the cost. For more information and for a copy of the form:

- Visit bcbsm.com and log in
- Click Forms
Blue Cross® Health & Wellness

Your health and well-being are important to your employer while you’re at work or at home spending time with friends and family. That’s one of the main reasons your health care plan includes Blue Cross Health & Wellness, which helps you get healthy, stay healthy and improve your quality of life, if you’re living with an illness. This resource offers a 24-Hour Nurse Line that you can call with questions about your health. It also offers an effective disease management program to help you better manage your condition. In addition, if you have a specific health condition, a nurse health coach may contact you by phone or send information to you.

The Blue Cross Health & Wellness website, powered by WebMD®, offers a variety of helpful resources that can help you learn about your health risks and ways to stay healthy or improve your health. The Blue Cross Health & Wellness site includes:

- An easy-to-use online health assessment that gives you an analysis of your personal health risks and what you can do to improve your health
- Digital Health Assistant programs for exercise, nutrition, weight loss, tobacco cessation, stress relief and mental health that help you set goals and make small positive changes
- Health trackers so you can chart your healthy measures over time
- A Device and App Connection Center where you can sync your favorite fitness and medical devices and apps
- Message board exchanges that are professionally monitored
- Interactive programs such as calculators, guides, quizzes, slide shows and more
- Videos, recipes, articles, health encyclopedias and more

To access the Blue Cross Health & Wellness website:

1. Log in or register for bcbsm.com

2. Click on the Health & Wellness tab to enter the Blue Cross Health & Wellness website. You’ll need to register for the website on your first visit

WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan by providing health and wellness services.
When traveling outside of Michigan, your coverage travels with you. Through the BlueCard program, you can find network and participating providers throughout the U.S. and around the world.

And like network and participating providers in Michigan, you won't have to fill out claim forms or pay up front for the cost of the service unless it's an out-of-pocket cost, such as a deductible or copayment, or a noncovered service.

Here are three steps to make the BlueCard program work for you:

1. In an emergency, go directly to the nearest hospital.
2. Call 1-800-810-BLUE (2583) or bluecardworldwide.com.
3. When you arrive at the network or participating provider's office or hospital, present your member ID card. The doctor or hospital will recognize the suitcase logo and know that you're receiving services under the BlueCard program. This means they'll submit any claim forms and only bill you for any deductible or copay that may be required by your health care plan.

Care away from home

**Within the US**
Within the US
When you're traveling, you're covered through our BlueCardSM program. BlueCard gives Blue Cross members seamless national access to the 92 percent of physicians and 96 percent of hospitals that participate in Blue Cross networks. No matter where you live, work or travel, Blue Cross members, through BlueCard, can receive quality care. However, if the doctor or hospital is out of network, you could pay higher out-of-pocket costs.

To find a doctor or hospital outside of Michigan, you can use the Find a Doctor search tool at bcbsm.com, download and log on to our mobile app or call 1-800-810-2583.

**Outside the US**
Outside the US
If you're traveling or living outside of the country, Blue Cross Blue Shield Global Core provides members with access to a network of traditional inpatient, outpatient and professional health care providers around the world. The program includes a broad range of medical assistance and claim support services for members traveling or living in countries outside their Home Plan service area. For more information, visit bcbsglobalcore.com.

Remember: Show your Blue Cross member ID card to your doctor or health care provider to verify your PPO benefits.
Eligibility, enrollment and membership

You can also verify your Blue Cross membership records on our website when you log in to your account and click Account Settings.

Dependent coverage

Coverage for your dependents is based on the certificates and riders included in your health care plan. For dependent eligibility criteria, refer to your certificates and riders, which are available online. If you don't have online access, call the Customer Service phone number on the back of your member ID card.

Special enrollment periods

If you decline enrollment for yourself and your dependents (including your spouse) because of other health coverage, you may enroll in this plan later if:

- Your other coverage is terminated because of loss of eligibility or if employer contributions for the other coverage are terminated — provided that you request enrollment within 30 days after your other coverage or the contribution toward that coverage ends
- You have a new dependent because of marriage, birth, adoption or placement for adoption — provided you request enrollment within 31 days after the marriage, birth, adoption or placement of adoption

Note: Loss of eligibility includes loss of coverage due to legal separation, death, divorce, termination of employment or reduction of hours. It doesn't include loss of coverage due to failure to pay premiums or termination for cause, such as making a fraudulent claim. If you decline enrollment because you had COBRA, or Consolidated Omnibus Budget Reconciliation Act continuation coverage under another plan, you must exhaust your COBRA coverage before you may enroll in this plan because of a loss of eligibility.

To request a special enrollment or obtain more information, please see your Human Resources department.
Promptly report the following changes to your employer. Your employer will notify Blue Cross Blue Shield of Michigan.

- Change of name or address — immediately
- Weddings — within 31 days of marriage
- New babies — within 31 days of birth
- Adoptions — within 31 days of the date of petition or the date of adoption
- Military service — within 30 days of induction or discharge
- 65th birthday — when you or your dependent become eligible for Medicare
- Children — contact your employer to verify eligibility for your children

**Continuing coverage on your own**

Your coverage will end for you and your dependents when you are no longer eligible through your employer group. However, you may continue temporary coverage through COBRA.

Please contact your Human Resources department for your coverage options and to find out eligibility dates.

**Certificate of creditable coverage**

The *Health Insurance Portability and Accountability Act of 1996*, or HIPAA, requires all health plans to provide a certificate of creditable coverage to any individual who loses health coverage. The certificate rules help ensure that coverage is portable, which means that once a person has coverage, he or she can use it to reduce or eliminate any exclusion periods for pre-existing conditions that might otherwise apply when changing coverage. When your coverage through your employer ends, you’ll receive a certificate of creditable coverage. You also may request a certificate for health coverage periods on and after July 1, 1996, at any time during your coverage or within 24 months after loss of coverage. To request a certificate of creditable coverage, please call Blue Cross at 1-800-292-3501.
With our extensive network of participating providers and our BlueCard® program, the only time you may have to file your own claims is if you receive services from a nonparticipating or non-network provider.

**Filing a claim**

If you receive services from a nonparticipating or non-network provider, ask the provider if he or she will bill us for the services. Most providers will submit claims to their patients' insurance companies when asked.

If your provider won’t bill us for you, follow these steps:

- Ask the provider for an itemized statement or receipt with the following information:
  - Name and address of provider
  - Full name of patient
  - Date of service
  - Provider's charge
  - Diagnosis and type of service

- Make a copy of all items for your files and send the originals to us with the claim form. It’s important that you file claims promptly because most services have claims filing limitations. To find the form:
  - Visit [bcbsm.com](http://bcbsm.com) and log in
  - Click *Forms*
  - Note: If you receive care out of the country, try to get all receipts itemized in English. Cash register receipts, canceled checks or money order stubs may accompany your itemized receipts, but may not substitute for an itemized statement.

Payments for services will be made directly to the health care contract holder.
Your explanation of benefits

After we process claims for services you receive, we send you an explanation of benefits, which we refer to as an EOB. The EOB isn’t a bill. It helps you understand how your benefits were paid. At the top of the EOB you'll find Blue Cross Blue Shield Customer Service numbers and an address to use for questions.

Receive your explanation of benefits electronically

Instead of receiving your EOBs in the mail, you can sign up to get them online. Blue Cross will notify you by email when a new EOB has been posted. You can view, save or print your EOB statements.

- Visit bcbsm.com and log in.
- Click Account Settings.
- Click Paperless Options.

Reading your EOB

Briefly, your explanation of benefits tells you:

- The person who received the services and the date services were provided
- "Claim Summary" includes the providers of the services, and payments, including the amount saved by using network providers
- "Summary of Deductibles and Out-of-Pocket Maximums" shows your deductible and copayment requirements and a total of all deductibles and copayments paid to date
- "Claim Details" summarizes the Blue Cross payment and shows your balance

If you see an error, contact your provider first. If your provider can’t correct the error, call the Customer Service number on your EOB.

What if my claim is rejected or denied?

Our goal is to process your claims correctly every time. If we deny your claim for benefits, you can appeal the denial of payment. For more information on the appeals process:

- Visit bcbsm.com/importantinfo
- Click Appealing a claims decision
Access to our staff

Blue Cross works with our network providers to make sure you’re getting the highest quality care and service, and that you receive it promptly. This is called utilization management. If you have questions or want more information about this process, please call the Customer Service number on the back of your member ID card. TDD/TTY users start by dialing 711 or call 1-800-696-8350. You must have a TTY/TDD device to use the TTY/TDD number.

Evaluating medical technology

Blue Cross Blue Shield of Michigan and Blue Care Network of Michigan evaluate new technologies and the new applications of existing technologies to develop medical policies and make coverage recommendations. This process includes, but isn’t limited to, medical procedures and services, medical devices, surgical procedures, behavioral health procedures and pharmaceuticals.

Emergency care

If you’re not sure whether your condition (such as high fever, sharp or unusual pain or minor injury) requires emergency care, but you think it needs prompt attention, it’s best to call your doctor or your doctor’s after-hours phone number.

You can also visit a network urgent care center for nonemergency conditions, such as earaches, colds, flu, minor burns, fever, sprains, sore throats and headaches. Visit bcbsm.com for a list of urgent care centers.

If you have an emergency and taking the time to call your doctor may mean permanent damage to your health, seek treatment first. Go to the nearest emergency room or call 911.

After the emergency has passed, your doctor can arrange appropriate follow-up care.
Some services aren't covered

Experimental treatment: We don’t pay for experimental treatment. Facility services and physician services, including diagnostic tests related to experimental procedures also aren't payable. Please refer to your certificate for an explanation on how we determine experimental services. For a list of services not covered by your health plan:

- Log in at bcbsm.com
- Click My Coverage
- Click Medical
- Click What's Covered and scroll down to see what’s not covered

Prescription drug coverage

If you have prescription drug coverage, visit bcbsm.com/pharmacy for detailed information about what your plan covers and the best way to use your prescription benefits. You can also find information about:

- Drugs covered under our pharmacy plans
- Mail order drug forms
- How to get approval for your medications (some drugs need approval, or prior authorization, or step therapy before your plan will cover them)
- Generic drug substitutions
- Quantity limits
- Preferred alternatives
- How to find a pharmacy
- Saving money on prescriptions
- How to request a review for coverage (if a drug isn't covered in your plan)
- Out-of-pocket expenses you pay for prescription drugs:
  - Visit bcbsm.com and log in
  - Click My Coverage and select Prescription Drugs
  - Click What's Covered — prescription drugs
- Do you need to speak to someone? Visit bcbsm.com and click on Contact Us at the top of the page and follow the instructions.
Coordination of benefits, or COB, is how health care carriers coordinate benefits when you’re covered by more than one health care plan. Under COB, carriers work together to make sure you receive the maximum benefits available under your health care plans. Your Blue Cross health care plan requires that your benefit payments be coordinated with those from another group plan for services that may be payable under both plans.

If Blue Cross isn’t your primary care provider, ask your health care provider to submit claims to your primary carrier first. If a balance remains after the primary carrier has paid the claim, you or the provider can then submit the claim along with the primary carrier’s payment statement to Blue Cross.

**Updating COB information is your responsibility**

You can avoid claims-processing delays if you keep your COB information up to date. You can view your current COB information online.

If you need to change the information we have on record, notify your employer immediately. We may also periodically ask you to update your COB information.

For more information, visit [bcbsm.com/cob](http://bcbsm.com/cob).
Your contract with Blue Cross Blue Shield of Michigan includes a provision called "subrogation." If you file a lawsuit or an insurance claim, or if there is a settlement, subrogation allows Blue Cross Blue Shield of Michigan to hold a party that caused an injury or condition to be responsible for payment of the medical expenses related to the injury. For more information or for a copy of the form:

- Visit bcbsm.com
- Click Help
- Click Popular Health Topics
- Click Other Topics

Send us the completed form.

Mail: Blue Cross Blue Shield of Michigan
Subrogation Department
232 S. Capitol Ave., L09A
Lansing, MI 48933-1504

Email: SubrogationUnit@bcbsm.com

Phone: 1-866-296-3975

Fax: 1-877-257-2012

If you hire an attorney to represent you, have your attorney call Blue Cross at 1-866-296-3975.
Customer service

To call us, please use the phone number printed on the back of your member ID card. You can also find this number on your EOB.

Our Customer Service hours are Monday through Friday from 8:30 a.m. to 5 p.m.

You can visit bcbsm.com to see if there's a walk-in customer service center near you for personal, face-to-face service.

Our goal is to provide excellent service. When you call, please be ready to tell us your contract number. If you're inquiring about a claim, we'll also need the following information:

- Patient's name
- Provider's name (hospital, doctor, laboratory, other)
- Date of service and type of service (surgery, office call, X-ray, other)
- Provider's charges

Please remember, Blue Cross Blue Shield of Michigan follows strict privacy policies in accordance with state and federal law. You'll find our Protected Health Information and Privacy Forms at bcbsm.com/importantinfo.

Language translation services

When you call the Customer Service number on the back of your Blue Cross member ID card, you can request language assistance.
If you have a complaint

Blue Cross Blue Shield of Michigan and your primary care physician are interested in your satisfaction with the services you receive as a member. If you have a problem or concern about your care, we encourage you to discuss this with your primary care physician first. Most of the time, your primary care physician can correct the problem to your satisfaction. You’re also welcome to call our Customer Service department with questions or concerns.

At any point during the complaint process, you may submit information or evidence to assist Blue Cross Blue Shield of Michigan in our investigation. You may file a complaint or appeal verbally or in writing. Complaints won’t be accepted through email. There are no fees or costs associated with filing a complaint. All complaints can be submitted by calling Customer Service or via mail to the address listed below.

Customer Service: Use the phone number on the back of your Blue Cross Blue Shield of Michigan member ID card.

Mailing address:

Blue Cross Blue Shield of Michigan
Complaints — Mail Code 2004
600 E. Lafayette Blvd.
Detroit, MI 48226
Fax: 1-877-348-2210
We speak your language

If you, or someone you’re helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card.

Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al número telefónico de Servicio al cliente, que aparece en la parte trasera de su tarjeta.

If you, or someone you are helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card.

Si vous, ou quelqu’un que vous aidez, avez besoin d’assistance, vous avez le droit d’obtenir de l’aide et des informations dans votre langue sans frais. Pour parler avec un interprète, appelez le numéro de service client, qui figure à l’arrière de votre carte.

如果您，或是您正在協助的對象，需要協助，您有權利免費以您的母語得到幫助和訊息。要洽詢一位翻譯員，請撥在您的卡背面的客戶服務電話。

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần trợ giúp, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một phiên dịch viên, quý vị nên gọi số Dịch vụ Khách hàng ở mặt sau thẻ của quý vị.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần trợ giúp, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một phiên dịch viên, quý vị nên gọi số Dịch vụ Khách hàng ở mặt sau thẻ của quý vị.

如果您，或是您正在協助的對象，需要協助，您有權利免費以您的母語得到幫助和訊息。要洽詢一位翻譯員，請撥在您的卡背面的客戶服務電話。

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Important disclosure

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